

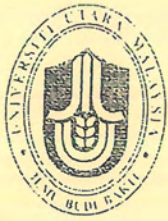
The copyright © of this thesis belongs to its rightful author and/or other copyright owner. Copies can be accessed and downloaded for non-commercial or learning purposes without any charge and permission. The thesis cannot be reproduced or quoted as a whole without the permission from its rightful owner. No alteration or changes in format is allowed without permission from its rightful owner.



**THE ROLE OF AGENT CHARACTERISTICS ON THE BSN's
FINANCIAL INCLUSION PERFORMANCE**



**DOCTOR OF MANAGEMENT
UNIVERSITI UTARA MALAYSIA
[2018]**



Kolej Perniagaan
(College of Business)
Universiti Utara Malaysia

PERAKUAN KERJA TESIS / DISERTASI
(Certification of thesis / dissertation)

Kami, yang bertandatangan, memperakukan bahawa
(We, the undersigned, certify that)

BAHIAH A. MALEK

calon untuk Ijazah
(candidate for the degree of)

DOCTOR OF MANAGEMENT

telah mengemukakan tesis / disertasi yang bertajuk:
(has presented his/her thesis / dissertation of the following title):

THE ROLE OF AGENT CHARACTERISTICS ON THE BSN'S FINANCIAL INCLUSION PERFORMANCE

seperti yang tercatat di muka surat tajuk dan kulit tesis / disertasi.
(as it appears on the title page and front cover of the thesis / dissertation).

Bahawa tesis/disertasi tersebut boleh diterima dari segi bentuk serta kandungan dan meliputi bidang ilmu dengan memuaskan, sebagaimana yang ditunjukkan oleh calon dalam ujian lisan yang diadakan pada:
24 Mei 2018. (That the said thesis/dissertation is acceptable in form and content and displays a satisfactory knowledge of the field of study as demonstrated by the candidate through an oral examination held on: **24 May 2018**).

Pengerusi Viva
(Chairman for Viva)

Prof. Dr. Nor Azila Mohd Noor

Tandatangan
(Signature)

Pemeriksa Luar
(External Examiner)

Prof. Dr. Zulkarnain Muhammad Sori

Tandatangan
(Signature)

Pemeriksa Dalam
(Internal Examiner)

Prof. Madya Dr. Nurwati Ashikkin Ahmad Zaluki

Tandatangan
(Signature)

Tarikh: 24 Mei 2018
(Date)

Nama Pelajar
(Name of Student)

: Bahiah A. Malek

Tajuk Tesis / Disertasi
(Title of the Thesis / Dissertation)

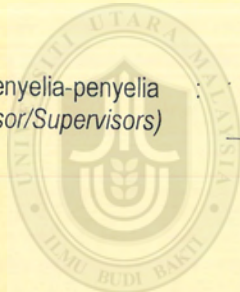
: The Role of Agent Characteristics on the BSN's Financial
Inclusion Performance

Program Pengajian
(Programme of Study)

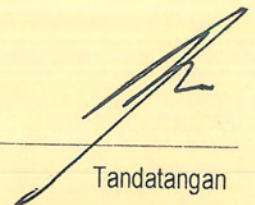
: Doctor of Management

Nama Penyelia/Penyelia-penyelia
(Name of Supervisor/Supervisors)

: Prof. Dr. Shahimi Mohtar

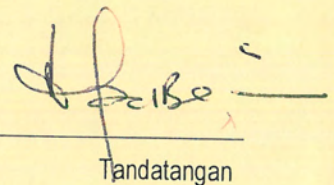


UUM
Universiti Utara Malaysia


Tandatangan

Nama Penyelia/Penyelia-penyelia
(Name of Supervisor/Supervisors)


: Dr. Ahmad Shabudin Ariffin


Tandatangan

Permission to Use

In presenting this thesis in fulfilment of the requirements for a postgraduate degree from Universiti Utara Malaysia, I agree that the Universiti Library may make it freely available for inspection. I further agree that permission for the copying of this thesis in any manner, in whole or in part, for the scholarly purpose may be granted by my supervisor(s) or, in their absence, by the Dean of Graduate School. It is understood that any copying or publication or use of this thesis or parts thereof for financial gain shall not be allowed without my written permission. It is also understood that due recognition shall be given to me and to Universiti Utara Malaysia for any scholarly use which may be made of any material from my thesis.

Requests for permission to copy or to make other use of materials in this thesis, in whole or in part, should be addressed to:



Dean of Othman Yeop Abdullah Graduate School of Business
Universiti Utara Malaysia
06010 UUM Sintok
Kedah Darul Aman

Abstract

Financial inclusion is widely recognised as one of the engines of inclusive growth of any country. It can be accessed through agency banking at affordable costs and serves the low-income segments of society to facilitate investment and economic growth in the country. Bank Simpanan Nasional (BSN), as a community bank, has been mandated to provide suitable financial services to facilitate the economic growth in Malaysia. However, Bank Simpanan Nasional (BSN) faces various challenges in implementing financial inclusion. Extensive literature review shows that infrastructure cost, security, customer protection, and agent characteristics as moderators need to be studied for a better understanding of the performance of financial inclusion. Therefore, the purpose of this study, which is guided by agency theory, is to investigate the relationship between infrastructure cost, security, customer protection, agent characteristic, and performance of financial inclusion of Bank Simpanan Nasional (BSN). A cross-sectional survey was carried out among employees of Bank Simpanan Nasional (BSN), who liaise directly with the agents. The study employed stratified random sampling with a sample size of 400. Multiple regression and hierarchical regression analyses were used. The findings show that infrastructure cost, security, and agent characteristics have a positive relationship with financial inclusion performance, while customer protection is found negatively related. The result of the hierarchical regression analysis (moderation test) reveals that agent characteristics moderate security, customer protection, and performance of financial inclusion relationship. These results offer practical insights to policymakers to make better policy to enhance financial inclusion. Finally, the research limitations and recommendations for future research are outlined.

Keywords: infrastructure cost, security, customer protection, agent characteristics, financial inclusion

Abstrak

Rangkuman kewangan diiktiraf secara meluas sebagai salah satu enjin pertumbuhan inklusif di mana-mana negara. Ia boleh diakses menerusi perbankan agensi dengan kos yang berpatutan dan berkhidmat untuk segmen berpendapatan rendah dalam kalangan masyarakat untuk memudahkan pertumbuhan pelaburan dan ekonomi di negara ini. Bank Simpanan Nasional (BSN), sebagai sebuah bank komuniti, telah diberikan mandat untuk menyediakan perkhidmatan kewangan yang sesuai untuk meningkatkan pertumbuhan ekonomi di Malaysia. Walau bagaimanapun, Bank Simpanan Nasional (BSN) menghadapi pelbagai cabaran dalam melaksanakan rangkuman kewangan. Tinjauan karya yang meluas menunjukkan bahawa kos infrastruktur, keselamatan, perlindungan pelanggan, dan ciri-ciri ejen sebagai penyederhana perlu diteliti untuk mendapatkan pemahaman yang lebih baik tentang prestasi rangkuman kewangan. Oleh itu, kajian ini, yang dibimbing oleh teori agensi, bertujuan meneliti hubungan antara kos infrastruktur, keselamatan, perlindungan pelanggan, ciri-ciri ejen, dan prestasi rangkuman kewangan bagi Bank Simpanan Nasional (BSN). Tinjauan rentas keratan telah dijalankan dalam kalangan pekerja Bank Simpanan Nasional (BSN), yang berhubung terus dengan ejen. Kajian ini menggunakan pensampelan rawak berstrata dengan saiz sampel 400. Analisis regresi dan analisis regresi hierarki telah digunakan. Dapatan kajian menunjukkan bahawa kos infrastruktur, keselamatan, dan ciri-ciri ejen mempunyai hubungan positif dengan prestasi rangkuman kewangan, sementara perlindungan pelanggan didapati berkaitan secara negatif. Hasil analisis regresi hierarki (uji penyederhanaan) menunjukkan bahawa ciri-ciri ejen keselamatan menyederhana hubungan antara perlindungan pelanggan dan prestasi rangkuman kewangan. Keputusan ini menawarkan pandangan praktikal kepada penggubal dasar untuk membuat dasar yang lebih baik untuk meningkatkan rangkuman kewangan. Akhirnya, batasan penyelidikan dan cadangan untuk penyelidikan masa hadapan turut digariskan.

Kata kunci: kos infrastruktur, keselamatan, perlindungan pelanggan, ciri-ciri ejen, rangkuman kewangan

Acknowledgement

I would like to express my gratitude to a number of people without whose support and encouragement would not have made this work possible. First and foremost, I thank Allah the Almighty for bestowing me with the much-needed patience, perseverance, and persistence to accomplish the arduous task of dissertation writing successfully. Second, I acknowledge the continuous support of my supervisors, Professor Dr Shahimi Bin Mohtar and Dr Ahmad Shahbudin bin Ariffin, for their wisdom, inspiration, and constant encouragement during my period of study. Their profound expertise provided me with the opportunity to broaden my knowledge and to make significant progress at the level of scientific research. Third, I express my gratitude to the BSN Negeri Sembilan, BSN Head Quarters and BSN Human Resource for their support and cooperation during data collection.

Finally, I convey my heartfelt appreciation to my family especially to my husband and my mother in law. They ceaselessly work hard to take care of everything in my absence during my study at UUM Sintok Kedah, Malaysia. No words or deeds can pay back all that they have done and all their support for me. My thanks to my lovely children, Batrisyia, Raziq, Mouha, Soufean, Ab. Rahman, Ayu and Aishah. You have made numerous sacrifices. My heartfelt thanks also go to my close friends, Dr Yong Salmah, Asna, Ika, Effa, Saidah, Wan Mohd Fazamy, Amnah, Yus, Mohamed Kamel, Rina, Fifi, Shahariza, Dr Idamymoon, Dr Aida and Dr Adamo who endured sharing their sweet time, encouraging and their support while doing my studies. And special thanks to Prof. Dr Nor Hayati, Ass. Prof. Dr Faridahwati and Ass. Prof. Madya Dr Nurwati for their encouragement and advice.

Table of Contents

Permission to Use	ii
Abstract.....	iii
Abstrak.....	iii
Acknowledgement	v
Table of Contents.....	vi
List of Appendices	xi
List of Tables	xii
List of Figures.....	xiv
List of Abbreviations	xv
CHAPTER ONE INTRODUCTION	1
1.1 Background of Study	1
1.1.1 The Overview of Bank Simpanan Nasional (BSN)	2
1.1.2 The Important of BSN Banking Agent to BSN Performance.....	4
1.2 Problem Statement	6
1.3 Research Questions	17
1.4 Research Objective.....	17
1.5 Significant of the Study.....	17
1.5.1 Theoretical Significant.....	18
1.5.2 Practical Significant	18
1.6 Scope of the Study	19
1.7 Definitions of Terms	19
1.8 Organisation of the Thesis	21
CHAPTER TWO LITERATURE REVIEW	22
2.1 Introduction.....	22
2.2 Underpinning Theory	22
2.2.1 Agency Theory.....	22
2.3 Financial Inclusion	25
2.4 Financial Inclusion in Malaysia	28
2.4.1 Empirical Studies on Financial Inclusion Performance of BSN.....	32
2.4.1.1 Customer Base.....	38

2.4.1.2 Transaction Volume	40
2.5 The Role of Infrastructure Cost in Financial Inclusion Performance	45
2.6 Security Affecting Financial Inclusion Performance	50
2.6.1 Risk Assessment	50
2.6.2 Internal Control	52
2.6.3 Monitoring Activities	54
2.7 Customer Protection	66
2.8 The Role of Agent Characteristic as Possible Moderator	73
2.9 Summary	83
CHAPTER THREE RESEARCH METHODOLOGY	84
3.1 Introduction	84
3.2 Theoretical Framework	84
3.3 Hypotheses of The Study	89
3.3.1 Main Effect of Infrastructure Cost and Financial Inclusion Performance	90
3.3.2 Main Effect of Security and Financial Inclusion Performance	91
3.3.3 Main Effect of Customer Protection and Financial Inclusion Performance	93
3.3.4 Main Effect of Agent Characteristic and Financial Inclusion Performance	94
3.3.5 Interaction Effect of Agent Characteristic	96
3.4 Research Design	100
3.4.1 Purpose of Research	101
3.4.2 Nature of the Study	101
3.4.3 Unit of Analysis	102
3.5 Population and Sampling Size	102
3.5.1 Population	103
3.5.2 Sampling Size	105
3.5.3 Sampling Technique	107
3.6 Data Collection Procedure	108
3.7 Measurement of Variables / Instruments	110
3.7.1 Financial Inclusion Performance Measurement Scale	111

3.7.2 Infrastructure Cost	113
3.7.3 Security	114
3.7.4 Customer Protection.....	116
3.7.5 Agent Characteristics Measurement Scale as Moderator	117
3.8 Questionnaire Design	118
3.9 Pilot Study.....	119
3.9.1 Instrument Validity	120
3.9.2 Instrument Reliability	120
3.10 Data Analysis	121
3.10.1 Factor Analysis	122
3.10.2 Reliability Analysis.....	123
3.10.3 Descriptive Analysis	124
3.10.4 Correlation Analysis	124
3.10.5 Multiple Regression Analysis	125
3.10.6 Hierarchical Multiple Regression	126
3.10.6.1 Nature of Moderating Variable.....	126
3.10.6.2 Testing the Moderator Effects	127
3.11 Summary	129
CHAPTER FOUR RESULTS.....	130
4.1 Introduction	130
4.2 Response Rate	130
4.3 Descriptive Statistic of Participants' Demographic Characteristics	131
4.4 Data Screening	135
4.4.1 Missing Value Imputation.....	135
4.4.2 Outliers.....	136
4.5 Goodness of Measure.....	138
4.5.1 Steps involved in Factor Analysis.....	138
4.5.2 Construct Validity	138
4.5.3 Factor Analysis for Infrastructure Cost.....	140
4.5.4 Factor Analysis for Security	142
4.5.5 Factors Analysis for Customer Protection	144

4.5.6 Factor Analysis for Agents Characteristics.....	146
4.5.7 Factors Analysis for Financial Inclusion Performance	147
4.6 Reliability Analysis	150
4.7 Descriptive Statistics of Variables	151
4.8 Assumption of Multiple Regression	153
4.8.1 Normality	153
4.8.2 Linearity	155
4.8.3 Homoscedasticity	156
4.8.4 Multicollinearity	157
4.8.5 Autocorrelations.....	158
4.9 Correlations Analysis	159
4.10 Results on Main and Interaction Effect.....	161
4.10.1 Results of Multiple Regression on Customer Base and Transaction Volume.....	161
4.11 Result of Hierarchical Regression Analysis.....	165
4.11.1 Interaction Effect of Agent Attitude and Customer Base	165
4.11.2 Interaction Effect of Agent Attitude and Transaction Volume.....	169
4.11.3 Interaction Effect of Agent Core Business and Customer Base	173
4.11.4 Interaction Effect of Agent Core Business and Transaction Volume	174
4.12 Restatement of Hypotheses	177
4.13 Chapter Summary.....	181
CHAPTER FIVE DISCUSSIONS, IMPLICATIONS AND CONCLUSIONS	183
5.1 Introduction	183
5.2 Recapitulation of the study	183
5.3 Discussion of Results.	184
5.3.1 Financial Inclusion Performance of BSN	184
5.3.2 Main Effect of the Relationship between Infrastructure Cost, Security and Customer Protection, Agent Characteristics on Financial Inclusion Performance	186
5.3.2.1 Infrastructure Cost	186
5.3.2.2 Security.....	188

5.3.2.2.1 Risk Assessment	188
5.3.2.2.2 Internal Control	189
5.3.2.3 Customer Protection	190
5.3.2.4 Agent Characteristics	191
5.3.3 Interacting Effects	193
5.3.3.1 Agent Attitude as a Moderator of the Relationship of Infrastructure Cost, Security and Customer Protection with Financial Inclusion Performance	194
5.3.3.2 Agent Core Business as a Moderator of the Relationship of Infrastructure Cost, Security and Customer Protection with Financial Inclusion Performance	197
5.4 Implication of the Study	199
5.4.1 Theoretical Implication	199
5.4.2 Practical Implications	200
5.5 Limitations of the Study	202
5.6 Suggestions for Future Studies	203
5.7 Conclusion	204
REFERENCES	206

LIST OF APPENDICES

Appendix A: English Questionnaire and Bahasa Malaysia Questionnaire.....	258
Appendix B: Approval letter from UUM to Collect Data and Survey	274
Appendix C: Approval letter from Human Resource on Collecting Data and Survey	275
Appendix D: The Email from HOD to all State of BBB Manager	276
Appendix E: Letter to Head Department (HQ and States).....	277
Appendix F: Questionnaires Received By POS Courier (HQ and States).....	279
Appendix G: Approval from Industry Expert on Instrument.....	285
Appendix H: Reminder by Email from the Head Department of BBB (HQ).....	286
Appendix I: Result Descriptive of Statistic of Participant (Demographic).....	287
Appendix J: Result of Missing Value	290
Appendix K: Result of Factor Analysis	291
Appendix L: Summary of Result Reliability of Variables.....	299
Appendix M: Descriptive Statistic of Variables	300
Appendix N: Normality.....	305
Appendix O: Multicollinearity.....	306
Appendix P: Result of Correlation Matrix (N=400)	307
Appendix Q: Result of Multiple Regression	309
Appendix R: Result of Hierarchical Regression (Interaction)	313

List of Tables

Table 1.1 Branch Teleconference on Cost Set-Up Branches and Recruiting Agent Comparing 2016.....	10
Table 2.1 The Agency Theory Overview.....	28
Table 2.2 Variables Used as Determined of Banking Services by Various Researchers	29
Table 2.3 Quality of Agents : Recruitment Guideline	31
Table 2.4 The Flow of the Ground Support from the Principal (BSN).....	32
Table 2.5 The Flow of The Monitoring by The BBB Department.....	32
Table 2.6 Literature Summary of the Financial Inclusion Performance.....	34
Table 2.7 Literature Summary of the Customer Base and Transaction Volume.....	42
Table 2.8 Number of ATM and CDM as at June 2017	47
Table 2.9 Literature Summar of the Infrastructure Cost.....	48
Table 2.10 Literature Summar of Security.....	57
Table 2.11 Guidelines on Agent Banking (Central Bank of Malaysia 2012)	67
Table 2.12 Literature Summary of Customer Protection	71
Table 2.13 Score Card and Parameter Scoring for the Agents	77
Table 2.14 Literature Summary of Agent Characteristics	80
Table 3.1 The Number of Staff by States and Department as of 31 June 2017.....	103
Table 3.2 The Table of Determining Sample (Krejcie and Morgan 1970).....	105
Table 3.3 The Disproportionate Stratified Simple Random Sampling	108
Table 3.4 Scale Items Related to Financial Inclusion Performance.....	111
Table 3.5 Infrastructure Cost Scale.....	113
Table 3.6 Security Scale.....	114
Table 3.7 Customer Protection Scale	116
Table 3.8 Agent Characteristics Scale	117
Table 3.9 Reliability Test Results of the Measurement Instrument for Pilot Test...	121
Table 3.10 Statistical Measures of The Factor Analysis.....	122
Table 3.11 Correlation Value and the Strength of Relationship	125
Table 4.1 Response Rate of the Questionnaires.....	131
Table 4.2 Descriptive Statistic of Participants' Profile.....	132

Table 4.3 The Critical Value of the Chi-Square	137
Table 4.4 Mahalanobis Distance	137
Table 4.5 Factor Loading Scale	140
Table 4.6 Factor Analysis of Infrastructure Cost	141
Table 4.7 Factor Analysis of Security.....	143
Table 4.8 Factor Analysis of Customer Protection	145
Table 4.9 Factor Analysis of Agent Characteristic	146
Table 4.10 Factor Analysis of Financial Inclusion Performance.....	148
Table 4.11 Interpretation Cronbach's Alpha.....	150
Table 4.12 Summary of the Result Reliability of Variables	151
Table 4.13 Result of Descriptive Statistics of All Dimensions (N= 400).....	153
Table 4.14 Result of Normality Test.....	155
Table 4.15 Result of Multicollinearity	158
Table 4.16 Result of Correlation Matrix (N=400)	160
Table 4.17 Result of Multiple Regression between INF,RA,IC,CP,AT,ACB, CB .	162
Table 4.18 Result of Multiple Regression between INF,RA,IC,CP,AT,ACB, TV .	164
Table 4.19 Result of Hierarchical Regression (Interaction Effect of AT and CB) ..	167
Table 4.20 Result of Hierarchical Regression (Interaction Effect of AT and TV) ..	171
Table 4.21 Result of Hierarchical Regression (Interaction Effect of ACB and CB)	174
Table 4.22 Result of Hierarchical Regression (Interaction Effect of ACB and TV)	176
Table 4.23 Restatement of Hypotheses	178

List of Figures

Figure 1.1 The Performance of Retail and Community for the Year 2015 and 2016..	7
Figure 1.2 The Performance of BSN Banking Agent for the Year 2015 and 2016 ...	14
Figure 1.3 The Number of BSN Banking Agent Versus Agent Staff.....	16
Figure 3.1 Theoretical Framework of the Study.....	88
Figure 4.1 Theoretical Framework After Factor Analysis.....	149
Figure 4.2 The Interaction Effect between AT and RA on CB.....	168
Figure 4.3 The Interaction Effect between AT and CP on CB	169
Figure 4.4 The Interaction Effect between AT and RA on TV	172
Figure 4.5 The Interaction Effect between AT and IC on TV	172
Figure 4.6 The Interaction Effect between ACB and CP on TV	177



List of Abbreviations

ALM	Asset-Liability Management
ATM	Automatic Teller Machines
BBB	Banking Beyond Branches
BKRM	Bank Kerjasama Rakyat Malaysia
BNM	Bank Negara Malaysia
BSN	Bank Simpanan Nasional
CDM	Cash Deposit Machine
CGAP	Consultant Group Assist Poor
DFI	Development Finance Institution
FI	Financial Institution
FSMP	The Financial Sector Master Plan
ICT	Information Communication and Technology
ML/TF	Money Laundering / Terrorism Financing
POS	Point of Sales
MMR	Multiple Regression Analysis

CHAPTER ONE

INTRODUCTION

1.1 Background of Study

A bank performance depends on the safeguarding and accepting of money of entities or individuals, which is later lending out this money to earn a profit. Over time, banking activities have grown and diversified into other types of services. According to Rousseau and Paul (2011), the diversification of the banking activities is encouraged by the increasing flow of money for investment, and a productive use of it should help the economic growth. The financial development will be significant as it leads to higher economic growth. Suarez (2016) argued that properly designed services and products can help people to manage and ensure themselves against any risks such as the natural disaster that could affect the crops or other properties. Hence, financial inclusion is an important topic to focus.

This study focuses on Bank Simpanan Nasional (BSN) performance from the financial inclusion point of view. Whereby, financial inclusion is the platform for the government of Malaysia led-effort to increase social inclusion, state-led education, involving information and communication technology and cash transfer conceptualized as affordable to increase social inclusion. According to Uygur and Kim (2016), the financial inclusion goal is to allow the financial services to extend their services to “unbanked” in order to improve their living standards that lead to the economic growth. He also mentioned that in the past decade or so, the banking industry has shown tremendous growth in volume and complexity.

REFERENCES

- A.Karim, M. Z. (2017). *Financial risk and performance: empirical evidence from OCBC Bank Berhad (Malaysia)* (No. 78348). *Munich Personal RePEc Archive*. Retrieved from <https://mpra.ub.uni-muenchen.de/78348/>
- Abdel-Maksoud, A., & Abdel-Maksoud, B. (2015). Developing a performance measurement model for agricultural extension agents. *Journal of Accounting & Organizational Change*, 11(2), pp.215-246. <http://doi.org/10.1108/JAOC-03-2013-0029>
- Acock, A. C. (2005). Working with missing values. *Journal of Marriage and Family*, 67(7), pp.1012-1028.
- Acuna, E., & Rodriguez, C. (2004). The treatment of missing values and its effect on classifier accuracy. *Classification, Clustering, and Data Mining Applications*, pp.639-647. http://doi.org/10.1007/978-3-642-17103-1_60
- Adebola, B. D. (2014). *The determinat of information security practice towards organizational performance in the banking sector: evidence from Nigeria*. pp.30, Thesis, School of Business, Universiti Utara Malaysia.
- Adegbite, E., Amaeshi, K., & Nakajima, C. (2013). Multiple influences on corporate governance practice in Nigeria: agents, strategies and implications. *International Business Review*, 22(3), pp.524-538. <http://doi.org/10.1016/j.ibusrev.2012.07.006>

- Adetiloye, K. A., Olokoyo, F. O., & Taiwo, J. N. (2016). Fraud prevention and internal control in the Nigerian banking system. *Journal of International Economics and Financial Issues*, 6(3), pp.1172-1179.
- Aduda, J., & Kalunda, E. (2012). Financial inclusion and financial sector stability with reference to Kenya : a review of literature. *Journal of Applied Finance & Banking*, 2(6), pp.95-120.
- Aduda, J., Kiragu, P., & Ndwiga, J. M. (2013). The relationship between agency banking and financial performance of commercial banks in Kenya. *Journal of Finance and Investment Analysis*, 2(4), pp.97-117.
- Afande, F. O., & Mbugua, S. W. (2015). Role of agent banking services in promotion of financial inclusion in Nyeri Town, Kenya. *Research Journal of Finance and Accounting*, 6(3), pp.148-173.
- Afandi, L. W. (2015). *Factors influencing the use of agency banking by the residents of Kitui County, Kenya*. pp.1-75, Thesis, Project Planning and Management, University of Nairobi.
- Agbato, A. O., & Davies, K. J. (2016). Examining Nigerian banking governance, leadership style, and performance during the financial crisis. *Management and Technology*, 10, pp.1-27. Retrieved from <https://search.proquest.com/docview/1854898104?accountid=11440>

- Agbejule, A., & Jokipii, A. (2009). Strategy, control activities, monitoring and effectiveness. *Journal of Managerial Auditing*, 24(6), pp.500-522.
<http://doi.org/10.1108/02686900910966503>
- Aguinis, H. (1995). Statistical power with moderated multiple regression in management research. *Journal of Management*, 21(6), pp.1141-1158.
<http://doi.org/10.1177/014920639502100607>
- Aguinis, & Stone-Romeo, E. F. (1997). Methodological artifacts in moderated multiple regression and their effects on statistical power. *Journal of Applied Psychology*, 52, pp.192-206. <http://doi.org/10.1037/0021-9010.82.1.192>
- Ajani, A. O., & Oluyemi, A. (2016). Relationship between entrepreneurial characteristics and performance of Small and Medium Scale Enterprise (a study of SMEs in Yaba LCDA). *International Journal of Business and Social Science*, 7(9), pp.137-146.
- Al-Thuneibat, A. A., Al-Rehaily, A. S., & Basodan, Y. A. (2015). The impact of internal control requirements on profitability of Saudi shareholding companies. *International Journal of Commerce and Management*, 25(2), pp.196-217.
<http://doi.org/10.1108/IJCOMA-04-2013-0033>
- Alexander, C., Gates, M., & Gates, B. (2011). What can branchless banking do to advance the field , and what can it not do ? from mobile banking to point of service. *Commissioned Workshop Paper*, 14(17), pp.1-20.

- Alfansi, L., & Sargeant, A. (2000). Market segmentation in the Indonesian banking sector: the relationship between demographics and desired customer benefits. *International Journal of Bank Marketing*, 18(2), pp.64-74.
<http://doi.org/10.1108/02652320010322976>
- Allen, F., Kunt, A. D., Klapper, L., & Peria, M. S. M. (2012). *The foundations of financial inclusion: understanding ownership and use of formal accounts* (No. 6290). pp.1-5, Policy Research Working Paper, The World Bank: Washington, USA.
- Altamuro, J., & Beatty, A. (2007). *Do internal control reforms improve earnings quality ?* Thesis, Business School, The Ohio State University, Columbus.
- Altheebbeh, Z. A., & Sulaiman, M. T. (2016). Impact on internal control system according to committee of sponsoring organizations (COSO) to reduce illegal financial transactions in commercial bank listed in Amman Stock Exchange. *Journal of International Review of Management and Business Research*, 5(1), pp.12-24.
- Amidu, M., & Wolfe, S. (2013). Does bank competition and diversification lead to greater stability? evidence from emerging markets. *Review of Development Finance*, 3, pp.152–166.

Amidzic, G., Massara, A., & Mialou, A. (2014). *Assessing countries' financial inclusion standing: a new composite index. International Monetary Fund (IMF) Working Papers* (Vol. 14). Retrieved from <http://elibrary.imf.org/view/IMF001/21190-9781475569681/21190-9781475569681/21190-9781475569681.xml>

Anand, M. B., & Jayaramaiah, N. (2013). Investors perception towards selected models of branchless banking. *International Journal of Management And Development Studies*, 2(2), pp.25-35. Retrieved from www.ijmds.com

Anggadwita, G., & Dhewanto, W. (2016). The influence of personal attitude and social perception on women entrepreneurial intentions in micro and small enterprise in Indonesia. *International Journal of Entrepreneurship and Small Business*, 27(2–3), pp.131-148. <http://doi.org/10.1504/IJESB.2016.073974>

Annual Report. (2012). *Launching on Banking Beyond Branchess (3B)*.

Annual Report. (2015). *BSN annual report*.

Ardic, O. P., Heimann, M., & Mylenko, N. (2011). *Access to financial services and the financial inclusion agenda around the world (a cross-country analysis with a new data set)* (No. 5537, p. 1– 55, The World Bank Financial and Private Sector Development Consultative Group to Assist the Poor). pp.1-55, Policy Research Working Paper, Financial and Private Sector Development, the World Bank: Washington, USA.

- Arens, A. A., Elder, R. J., & Beasley, M. S. (2012). *Auditing and assurance services: an integrated approach* (14th Edition). Prentice Hall.
- Argamo, H. H. (2015). *The effect of agency banking on the financial performance of commercials banks in Kenya in 2014: a case study of Chase Bank*. pp.1-76, Thesis, Business Administration, United States International University.
- Arnold, J., & Rhyne, E. (2016). A change in behavior. *Center for Financial Inclusion*, (April).
- Arya, P. K., Laheri, V. K., & Sharma, S. (2015). Financial inclusion in International Scenario. *Indian Journal of Management Science (IJMS)*, 5(1), pp.22-32.
- Atandi, F. G. (2013). Challenges of agent banking experiences in Kenya. *International Journal of Academic Research in Business and Social Sciences*, 3(8), pp.397-412. <http://doi.org/10.6007/IJARBSS/v3-i8/161>
- Ates, A., Garengo, P., Cocca, P., & Bititci, U. (2013). The development of SME managerial practice for effective performance management. *Journal of Small Business and Enterprise Development*, 20(1), pp.28-54. <http://doi.org/10.1108/14626001311298402>
- Babajide, A. A., Adegboye, F. B., & Omankhanlen, A. E. (2015). Financial inclusion and economic growth in Nigeria. *International Journal of Economics and Financial Issues*, 5(3), pp.629-637.

- Babu, P. R. (2016). Feasibility study of business correspondent/business facilitator models for financial inclusion in Krishna district: Andhra Pradesh. *I-Manager's Journal on Management*, 11(2), pp.41.
- Balani, J., & Murkherjee, P. (2012). Agent banking and insurance: is there a value alignment? *MicroSave Briefing Note # 123*, (June).
- Bani Hasan, N. ., & Lee, S. . T. (2016). Work-life balance and job satisfaction among working adults in Malaysia: the role of gender and race as moderators. *Journal of Economics, Business and Management*, 5(1), pp.2301-3567.
<http://doi.org/10.18178/joebm.2017.5.1.478>
- Bank, W. (2013). 'Global survey on consumer protection and financial literacy: results brief regulatory practices in 114 economies.' World Bank, Washington, DC.
- Bapat, D. (2015). Union experience: towards excellence in retail banking. *Indian Institute of Management Calcutta*, 42(3), pp.335-345.
<http://doi.org/10.1007/s40622-015-0095-z>
- Barasa, D. ., & Mwirigi, F. . (2013). Agency banking: the role it plays in enhancing financial sector deepening in emerging markets: lessons derived from the Kenyan experience. *European Journal of Business and Management*, 5(21), pp.27-31.

- Barasa, D. A., & Mwirigi, F. M. (2013). The role of agency banking in enhancing financial sector deepening in emerging markets : lessons from the Kenyan experience. *European Journal of Business and Management*, 5(21), pp.27-35.
- Bawaneh, S. S. (2015). Banks commitment to Corporate Governance and their performance: a case of Jordanian Banks. *International Review of Management and Business Research*, 4(4), pp.1020-1043.
- Beins, B. C. (2004). *Research methods: a tool for life*. Pearson Education: USA.
- Belwal, S., & Belwal, R. (2014). Characteristics, motivations, and challenges of women entrepreneurs in Oman's Al-Dhahira region. *Journal of Middle East Women's Studies*, 10(2), pp.135-151.
<http://doi.org/10.2979/jmiddeastwomstud.10.2.135>
- Bendickson, J., Muldoon, J., Liquori, E., & Davis, P. E. (2016). Agency theory: the times, they are a-changin. *Management Decision*, 54(1), pp.174-193.
- Bernard, H. R. (2006). *Research methods in anthropology: qualitative and quantitative approaches (4thed.)*. Lanham, MD: Altamira Press.
- Berr, W. D., & Stanly, F. (1985). *Multiple regression in practice*. Beverly Hills, CA: Sage.
- Berry, L. L., Parasuraman, A., & Zeithaml, V. A. (2013). *Improved service quality in America: lessons learned*. Academy of Management Executive.

- Bhutto, F. (2011). Fraud deduction and precaution measures for branchless banking. *Journal of Information and Communication Technology*, 5(1), pp.22-29.
- Bilas, S. K., & Chandrasekhar, N. C. (2016). Financial inclusion in India- a look. *Journal of Indian Journal of Research*, 5(7), pp.118-120.
- Bizon, W. (2016). Stimulating entrepreneurship by introducing behavioural incentives, propensity to use financial instruments in the context of decision makers' personal characteristics and their financial knowledge in polish SMEs. *Journal of Administrative and Business Studies*, 2(6), pp.270-279.
<http://doi.org/10.20474/jabs-2.6.2>
- Blair, J., Czaja, R. F., & Blair, E. A. (2014). *Designing surveys : a guide to decisions and procedures*. Third Edition, SAGE.
- Blignaut, L., & Ungerer, L. M. (2014). Personality as predictor of customer service centre agent performance in the banking industry: an exploratory study. *SA Journal of Human Resource Management*, 12(1), pp.1-17.
<http://doi.org/10.4102/sajhrm.v12i1.607>
- BNM, A. (2014). *Improving access to finance for SMEs : banking beyond branches*. Bank Negara Malaysia Financial Cestor Blueprint 2011-2020.
- Boateng, Lord. (2013). *Banking on change : breaking the barriers to financial inclusion*. World Land Trust.

Bold, C. (2011). *Branchless banking in South Africa. Consultative Group to Assist the Poor*.

Bruce, A., Buck, T., & Brian, G. M. (2005). Top executive remuneration: a view from Europe. *The Journal of Management Studies*, 42(7), pp.1493–1506.

Bruggena, G. H., Spann, M., Lilienc, G. L., & Skiera, B. (2010). Prediction markets as institutional forecasting support systems. *Decision Support Systems*, 49(4), pp.404-416.

Bryman, A., & Bell, E. (2011). *Business research methods (3rd Edition)*. New York: Oxford University Press.

Burns, A., & Bush, R. (2010). *Marketing research (6th Edition)*. Boston: Pearson.

Carland, J. W., & Carland, J. C. (2015). A model of potential entrepreneurship: profiles and educational implications. *Journal of Small Business Strategy*, 8(1), pp.1-14.

Central Bank, M. (2015). *Agent banking*. Retrieved from http://www.bnm.gov.my/guidelines/08_agent_banking/01_agent_banking_20150430.pdf

Chan, P., Finnegan, C., & Sternquist, B. (2011). Country and firm level factors in international retail expansion. *European Journal of Marketing*, 45(6), pp.1005-1022. <http://doi.org/10.1108/03090561111119985>

- Chaplin, W. F. (1991). The next generation of moderator research in personality psychology. *The Journal of Personality*, 59(2), pp.145-178.
- Charney, A., & Libecap, G. D. (2013). *Impact of entrepreneurship education*. Kauffman Centre for Entrepreneur Leadership.
- Chaudhry, A., Parveiz, A., & Javed, Y. (2016). Determinants of users trust for branchless banking in Pakistan. *Journal of Internate Banking and Commerce*, 21(1), pp.1-16.
- Chelagat, K. G. (2013). *The effect of agency banking on financial inclusion In Kenya*. pp.24, Thesis, Business Administration, University of Nairobi.
- Chen, Y. H., Chien, S. H., Wu, J. J., Tsai, P. Y., & Ying, H.C, Shu, H.C, Jyh, J.W, and Pei, Y. (2010). Impact of signals and experience on trust and trusting behavior. *The Journal of Cyberpsychology, Behavior, and Social Networking*, 13(5), 539–546. <http://doi.org/10.1089/cyber.2009.0188>
- Chipidza, W., Leidner, D., & Burleson, D. (2016). Why companies change privacy policies: a principal-agent perspective. In *2016 49th Hawaii International Conference on System Sciences (HICSS)* (pp. 4849–4858). Ieee. <http://doi.org/10.1109/HICSS.2016.601>
- Chiteli, N. (2013a). Agent banking operations as a competitive strategy of commercial banks in Kisumu City. *International Journal of Business and Social Science*, 4(13), pp.306-324.

- Chiteli, N. (2013b). Agent banking operations as a competitive strategy of commercial banks in Kisumu City Nefa Chiteli Kenya commercial bank limited. *The International Journal of Business and Social Science*, 4(13), pp.306-325.
- Chomeya, R. (2010). Quality of psychology test between likert scale 5 and 6 points. *Journal of Social Sciences*, 6(3), pp.399-403.
<http://doi.org/10.3844/jssp.2010.399.403>
- Choong, K. K. (2013). Understanding the features of performance measurement system: a literature review. *Measuring Business Excellence*, 17(4), pp.102-121.
<http://doi.org/10.1108/MBE-05-2012-0031>
- Coakes, S. J., Steed, L., & Dzidic, P. (2006). *SPSS Version 13.0 For Windows: Analysis Without Anguish*. Australia: John Wiley and Sons.
- Cohen, J., & Cohen, P. (1983). *Applied multiple regression/correlation for the behavioral sciences*. Hillsdale, NJ: Lawrence Earlbaum: Hillsdale, NJ: Lawrence Earlbaum.
- Commission, E. (2010). *Action programme for reducing administrative burdens in the EU: delivering on promises, office for official publications of the European Communitie*. Retrieved from www.ec.europa.eu/enterprise/policies/better-regulation/administrative-burdens/files/abr_delivering_on_promises_en.pdf (accessed February 13, 2011)

Cooper, D. R. (2008). *Business research methods (Tenth Edition)*, Boston, MA: McGraw-Hill.

Cooper, & Schindler, P. (2014). *Business research methods (Twelfth Edition)*. New York City: McGraw-Hill Education.

Creswell, J. W. (2009). *Research design, qualitative, quantitative and mixed method approaches (3th ed.)*. Thousand Oaks, CA: Sage Publications.

Creswell, J. W. (2012). *Educational research planning, conducting, and evaluating quantitative and qualitative research (4th ed.)*. Fourth Edition, USA: Pearson.

Cristina, M. R. (2012). New approaches to customer base segmentation for small and medium-sized. *Academy of Economic Studies - Bucharest The Institute of Doctoral Studies*, 21(2), pp.848-854.

Cusick, A. (2005). Organizational development facilitates effective regulation compliance. *Leadership & Organization Development Journal*, 26(1/2), pp.106-119.

Darcy, C., Hill, J., McCabe, T. J., & McGovern, P. (2014). A consideration of organizational sustainability in the SME context a resource-based view and composite model. *European Journal of Training and Development*, 38(5), pp.398-414. <http://doi.org/http://dx.doi.org/10.1108/MRR-09-2015-0216>

- Das, M., & Rangarajan, K. (2017). Corporate sustainability as a business strategy in SMEs. In *Proceedings of International Conference on Strategies in Volatile and Uncertain Environment for Emerging Markets* (p. pp.505-511). New Delhi: Indian Institute of Technology Delhi, New Delhi.
- Das, S. K. (2016). Performance and growth of non-banking financial companies as compared to banks in India. *International Journal of Multifaceted and Multilingual Studies*, 3(6), pp.1-11.
- Davies, G. ., Kendall, G., Soane, E., Li, J., Charnley, F., & Pollard, S. J. T. (2010). Regulators as “agents”: power and personality in risk regulation and a role for agent-based simulation. *Journal of Risk Research*, 13(8), pp.961-982. <http://doi.org/10.1080/13669877.2010.486075>
- Dechow, P. M., Ge, W., Larson, C. R., & Sloan, R. G. (2011). Predicting material accounting misstatements. *Contemporary Accounting Research (CAR)*, 28(1), pp.17-82. <http://doi.org/10.1111/j.1911-3846.2010.01041.x>
- Demirguc-Kunt, Klapper, A. L., & Singer, D. (2017). *Financial inclusion and inclusive growth: a review of recent empirical evidence* (No. 8040). pp.1-27, Research Working Paper, Development Research Group, World Bank Group, USA.

Demirguc, K., and A., Demirguc-K., A., Klapper, L., Singer, D., & Oudheusden, P. V. (2015). *The global finindex database 2014 measuring financial inclusion around the world* (No. 7255). pp.1-69, Policy Research Working Paper, Development Research Group, World Bank Group, USA.

Denny, G., Akhilesh, K. S., Abhay, P., & Nitish, N. (2011). Banking the poor through everyday stores. *Innovations: Technology, Governance, Globalization*, 6(1), pp.119-128. http://doi.org/10.1162/INOV_a_00062

Department of Statistics Malaysia, O. P. (2017). Statistics on women empowerment in selected domains, Malaysia, 2017. Retrieved July 3, 2017, from https://www.dosm.gov.my/v1/index.php?r=column/cthemeByCat&cat=444&bu1_id=dHNTVHV0My9QK1MxNHBTsnRucVJqZz09&menu_id=L0pheU43NWJwRWVSZklWdzQ4TlhUUT09

Dermish, A., Kneiding, C., & Leishman, P. (2009). Branchless and mobile banking solutions for the poor : a survey of the literature. *Journal of Innovation*, 6(4), pp.81-98.

Dhananjay, Bapat Bhattacharyay, B. N. (2016). *Determinants of financial inclusion of urban poor in India: an empirical analysis* (No. 6096). Working Paper, Ifo Institute – Leibniz Institute for Economic Research at the University of Munich. Retrieved from www.SSRN.com

Dias, D., & McKee, K. (2010). *Protecting branchless banking consumers: policy objectives and regulatory options. The Focus Note 64*. Washington, DC: CGAP.

Doane, D. P., & Seward, L. E. (2007). *Applied statistics in business and economics (4th. edition)*. New York: McGraw-Hill Education.

EFINA. (2011). *Evaluation of agent banking models in different countries Oxford Policy Management Ltd.*

Efobi, U., Beecroft, I., & Osabuohien, E. (2014). Access to and use of bank services in Nigeria: micro-econometric evidence. *Review of Development Finance*, 4, pp.104-114.

Ehrbeck, T., & Tarazi, M. (2011). *Putting the banking in branchless banking : regulation and the case for interest-bearing and insured e-money savings accounts*. World Economic Forum's Mobile Financial Services Development.

Eisenhardt, K. M. (2012). Agency theory : and assessment review. *The Academy of Management Review*, 14(1), pp.57-74.

Eisenhardt, K. M. (2016). Agency- and institutional- theory explanations : the case of retail sales compensation. *Academy of Management Journal*, 31(3), pp.488-511.

European, B. A. (EBA). (2013). *Report on consumer trends: supervisory concerns regarding consumer protection issues in 2012/13*. EBA, London.

- Fachrunnisa, O. (2013). Trust, self regulation and social movement:partner selection at digital collaboration network for SME's sustainability. *International Journal of Trade, Economics and Finance*, 3(6), pp.412-420.
<http://doi.org/10.7763/IJTEF.2012.V3.237>
- Fadzil, F., Haron, H., & Jantan, M. (2005). Internal auditing practices and internal control system. *Managerial Auditing Journal*, 20(8), pp.844-66.
- Feng, M., Li, C., McVay, S. E., & Skaife, H. (2015). Does ineffective internal control over financial reporting affect a firm's operations? evidence from firms' inventory management. *The Accounting Review*, 90(2), pp.529-557.
<http://doi.org/10.2308/accr-50909>
- Ferdous, J., Al Mosharrafa, R., & Farzana, N. (2015). Agent banking in Bangladesh- a new era in financial institution by enhancing customers' accessibility and profitability of banks. *International Journal of Business & Management*, 3(3), pp.206-211.
- Field, A. (2009). *Discovering statistics using SPSS: introducing statistical method (3rd ed.)* (3rd Edition.). Thousand Oaks, CA: Sage Publications.
- Foreman, E. (2014). An agent-centered account of rightness: the importance of a good attitude. *The Ethical Theory and Moral Practice*, 17(5), pp.941-954.
<http://doi.org/10.1007/s10677-014-9491-2>

Fungacova, Z., & Weill, L. (2015). *Understanding financial inclusion in China*. China Economic Review.

Gandhi, M. M. (2013). Profitable models for banks in financial inclusion in India. *International Journal of Applied Financial Management Perspectives* © Pezzottaite Journals, 2(3), pp.474-483.

Gao, S., Mokhtarian, P., & Johnston, R., Gao, S., Mokhtarian, P., & Johnston, R. (2008). *Non-normality of data in structural equation models. transportation research record: Journal of the Transportation Research Board* (Vol. 2082). Washington, D.C. Retrieved from <http://trrjournalonline.trb.org/doi/10.3141/2082-14>

Garai, S. (2017). A case study of financial inclusion through social financing institutions. *International Journal of Applied Research*, 3(6), pp.647-651.

Garba, T., & Abubakar, B. A. (2014). Corporate board diversity and financial performance of insurance companies in Nigeria: an application of panel data approach. *Asian Economic and Financial Review*, 4(2), pp.257-277.

Gardeva, A., & Rhyne, E. (2011). *Opportunities and obstacles to financial inclusion survey report*. Publication 12, pp. 1-54, Center for Financial Inclusion at CCION International.

Garg, S. (2013). Venture boards: distinctive monitoring and implications for firm performance. *Academy of Management Reviewment Review*, 38, pp.90–108.

- Gay, L., Mills, G., & Airasian, P. (2006). *Educational research: competencies for analysis and applications*. New Jersey: Pearson Education, Inc.
- Gay, L. R., & Diehl, P. . (1996). *Research methods for business and management*. (S. & S. (Asia) Pte.Ltd, Ed.)*Singapore:International Edition*. New York: Macmillan.
- Ghosh, M. M., & Ghosh, A. (2014). Financial inclusion strategies of banks: study of Indian States. *International Journal of Applied Financial Management Perspectives* © Pezzottaite Journals, 3(2), pp.990-996.
- Gibson, E., Lupo-P., F., & Buckley, R. P. (2014). *Regulating digital financial services agents in developing countries to promote financial inclusion* (No. E226). pp.1-18, Centre of Law Markets & Regulation Faculty of Law, UNSW Australia.
- Goedecke, J., Guerin, I., Espallier, B. D., & Venkatasubramaniam, G. (2016). *Why do financial inclusion policies fail in mobilizing savings from the poor? lessons from rural South India*. *Development Policy Reiew*. pp.1-34, South India. Retrieved from <http://hal.ird.fr/ird-01413177>
- Goldman, L. R. (2002). *Social impact analysis: an applied anthropology manual*. (*applied anthropology*) (1st Edi., Vol. 8). Oxford, New York: Berg Publishers.
- Gopalan, S., & Kikuchi, T. (2016). *Financial inclusion in Asia series editor*. Springer Nature. <http://doi.org/10.1057/978-1-137-58337-6> ISBN

- Gopi, M., & Ramayah, T. (2007). Applicability of theory of planned behaviour in predicting intention to trade online- some evidence from a developing country. *International Journal of Emerging Markets*, 2(4), pp.348-360. <http://doi.org/10.1108/MBE-09-2016-0047>
- Gordon, N. (2010). *Fundamental problems in the theory of multi-agent robotics*. pp.1-31, Thesis, Computer Science, Israel Institute of Technology Sheyat.
- Gorondutse, A. H., & Hilman, H. (2012). Trust business social responsibility (BSR) on organizational performance in Nigerian small scale industry: a pilot test. *International Journal of Management Research and Review*, 3(4), pp.2733-2739.
- Gregory, A. (2010). Data Governance — protecting and unleashing the value of your customer data assets. *Journal of Direct, Data and Digital Marketing Practice*, 12(3), pp.230-248. <http://doi.org/10.1057/dddmp.2010.41>
- Group, W. B. (2017). *Financial inclusion in Malaysia:distilling lessons for other countries*.
- Gupta, P. P. (2008). Management's evaluation of internal controls under section 404 (a) using the COSO 1992 control framework: evidence from practice. *International Journal of Disclosure and Governance*, 5, pp.48-68.

Hahn, C., Fley, B., & Florian, M. (2006). Self-regulation through social institutions: a framework for the design of open agent-based electronic marketplaces. *Computational & Mathematical Organization Theory*, 12(2–3), pp.181-204.
<http://doi.org/10.1007/s10588-006-9543-9>

Hair, Balck, W. C., Babin, B. J., & Anderson, R. E. (2010). *Multivariate data analysis: a global perspective (7th edition)*. Upper Saddle River, NJ: Prentice Hall.
Pearson Education, Upper Saddle River, NJ.

Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2006). *Multivariate data analysis (6th Edition)*. New Jersey: Pearson Prentice Hal, New Jersey USA.

Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2010a). *Multivariate Data Analysis. (Six Edition)*. Upper Saddle River, NJ: Prentice Hall: McGraw-Hill Companies.

Halim, K. (2016). *Improving financial inclusion through new channels and innovative products : a case study of Malaysia*. pp.1-48, BSN Kuala Lumpur, Malaysia.

Hasanzadeh, M., Tavakolirad, Z., & Abbasi, P. (2011). Review of affective factors on cost, time and quality of construction projects in developing countries. In *Proceedings of 2011 2nd IEEE International Conference on EmergencyManagement and Management Sciences*.

Herath, S., & Albarqi, N. (2017). Financial reporting quality : a literature review. *International Journal of Business Management and Commerce*, 2(2), pp.1-14.

- Huang, C. L., & Tsai, J. L. (2014). Managerial morality and philanthropic decision-making: a test of an agency model. *Journal of Business Ethics*, 132(4), pp.795-811. <http://doi.org/10.1007/s10551-014-2338-x>
- Husain, S., Muahmud, K. T., Islam, M. T., & Shihab, M. A. (2015). Small credit for big opportunities: a case of BRAC's agribusiness program in Bangladesh. *International Journal of Economics and Finance*, 8(1), pp.7-14. <http://doi.org/10.5539/ijef.v8n1p7>
- Ibrahim, I., & Jaafar, H. S. (2015). Determinant factor of environment management practices: a theoretical framework. *Journal of International Review of Management and Business Research*, 4(4), pp.1180-1193.
- Imhemad, I. A. A. (2011). *The moderating effect of competitive advantage and environment on the relationship of innovation practices and technology adoption on SME performance*. Thesis, College of Business, Universiti Utara Malaysia.
- Islam, M. A., Khan, M. A., Obaidullah, A. Z. M., & Alam, S. N. (2014). Effect of entrepreneur and firm characteristics on the business success of small and medium enterprises (SMEs) in Bangladesh. *Journal of Business and Management*, 6(3), pp.298-299. <http://doi.org/10.5539/ijbm.v6n3p289>
- Ivatury, G., & Mas, I. (2008). The early experience with branchless banking. *Focus Note, CGAP*, (2006), pp.1-16.

- Jaldesa, A., Muturi, W., & Sumba, M. M. (2015). Factors influencing the use of agency banking among entrepreneurs : a survey of businesses in West Pokot Sub-County. *International Journal of Business & Management*, 3(4), pp.305-318.
- Jeffreys, M. R. (2012). Integrating cultural competence in the academic setting. *National Student Nurses' Association, Inc.*, 33(3), pp.1-4.
- Jenter, D., & Kanaan, F. (2015). CEO turnover and relative performance evaluation. *Journal of Finance*, 70(5), pp.2155-2184. <http://doi.org/10.1111/jofi.12282>
- Jobber, D. (1989). An examination of the effects of questionnaire factors on response to an industrial (mail survey). *International Journal of Research in Marketing*, 6, pp.129-140. [http://doi.org/http://dx.doi.org/10.1016/0167-8116\(89\)90006-2](http://doi.org/http://dx.doi.org/10.1016/0167-8116(89)90006-2)
- Joseph, F. B., Jones, K. L., & Douglas, F. P. (2014). Auditors' reaction to inconsistencies between financial and nonfinancial measures: the interactive effects of fraud risk assessment and a decision prompt. *Behavioral Research in Accounting*, 25(1), pp.131-156.
- Kaddu, M. (2014). *Banking on change started as corporate social responsibility activity and is now moving towards a core business stream*. NPM Platform for inclusive Finance, Head of Corporate Affairs, Barclays Bank Uganda.
- Kaiser, H. F. (1974). An index of factorial simplicity. *Psychometrika*, 39(1), pp.31-36.

- Kaishev, V. K., Nielsen, J. P., & Thuring, F. (2013). Optimal customer selection for cross-selling of financial services products. *Expert Systems with Applications*, 40(5), pp.1748-1757. <http://doi.org/10.1016/j.eswa.2012.09.026>
- Kanyore, C. M., Ali, A., & Kingi, W. (2017). Effect of agency banking on financial performance of banking institutions listed at the Nairobi securities exchange (NSE). *Imperial Journal of Interdisciplinary Research (IJIR)*, 3(1), pp.236-241.
- Kazmier, L. J. (1996). *Theory and problems of business statistics: introduction to business statistics and intermediate business statistics (3rd. ed.)*. USA: McGraw-Hill Companies, Inc.
- Khan, R. F., & Sutcliffe, A. (2013). Attractive agents are more persuasive. *International Journal of Human-Computer Interaction*, 30(2), pp.142-150. <http://doi.org/10.1080/10447318.2013.839904>
- Khotimah, B. K., Irhamni, F., & Kustiyahningsih, Y. (2017). Integration fuzzy analytic network process (ANP) and swot business strategy for the development of small and medium enterprises (SME). In *International Conference on Mathematics: Pure, Applied and Computation* (p. pp.1-9). American Institute of Physics. <http://doi.org/10.1063/1.4994458>
- Kibet, T. V. (2016). *Agent banking as a diversification strategy: case of Kenya commercial bank*. pp.19-65, Thesis, Business Administration, United State International University-Africa.

- Kim, J. H. (2016). A study on the effect of financial inclusion on the relationship between income inequality and economic growth. *Emerging Markets Finance and Trade*, 52(2), pp.498-512. <http://doi.org/10.1080/1540496X.2016.1110467>
- King'ang'ai, P. M., Kigabo, T., Kohonge, E., & Kibachia, J. (2016). Effect of agency banking on financial performance of commercial banks in Rwanda. a study of four commercial banks in Rwanda. *European Journal of Business and Social Sciences*, 5(1), pp.181-200.
- Kingori, E. M. (2015). Effects of agency banking on the performance of bank agents business in Thika Municipality , Kenya. *Journal of Management, The Strategic Business & Change*, 2(79), pp.940-972. Retrieved from www.strategicjournals.com, ©strategic Journals
- Kithuka, B. K. (2012). *Factors influencing growth of agency banking in Kenya: the case of Equity bank, Kwale County, Kenya*. pp.7, Thesis, Planning and Management, University of Nairobi.
- Knox, G., & Oest, R. V. (2014). Customer complaints and recovery effectiveness: a customer base approach. *Journal of Marketing*, 78, pp.42-57. <http://doi.org/10.1509/jm.12.0317>
- Kohli, M. (2015). Extent of financial inclusion in India. *International Journal of Business & Management*, 3(3), pp.193-201.

- Koker, L. D. (2011). Aligning anti-money laundering, combating of financing of terror and financial inclusion. *Journal of Financial Crime*, 18(4), pp.361-386.
<http://doi.org/10.1108/13590791111173704>
- Koopman, C. (2015). The sharing economy and consumer protection regulation : the case for policy change. *Journal of Business, Entrepreneurship and The Law*, 8(2), pp.529-545.
- Kotler, P. (2003). *Marketing Insights From A To Z : 80 Concepts Every Manager Needs To Know*. Hoboken, New Jersey: New Jersey, John Wiley & Sons, Inc.
<http://doi.org/10.1017/CBO9781107415324.004>
- Krause, R., & Bruton, G. (2014). Agency and monitoring clarity on venture boards of directors. *Academy of Management Review*, 39(1), pp.111-117.
<http://doi.org/10.5465/amr.2013.0032>
- Krejcie, R. V., & Morgan, D. W. (1970). Determining sample size for research activities. *Educational and Psychological Measurement*, 30, pp.607-610.
- Kumar, B., & Mohanty, B. (2012). Consumer protection in Indian Banking with special reference to branchless banking. *Journal of Management*, pp.19-20.
- Kus, M. C., & Gundebahar, M. (2012). XTM: an alternative delivery channel in Turkish banking sector. *Procedia - Social and Behavioral Sciences*, 57, pp.373-380. <http://doi.org/10.1016/j.sbspro.2012.09.1200>

- Lansiluoto, A., Jokipii, A., & Eklund, T. (2016). Internal control effectiveness - a clustering approach. *Managerial Auditing Journal*, 31(1), pp.5-34. <http://doi.org/10.1108/MAJ-08-2013-0910>
- Lauer, K., Dias, D., & Tarazi, M. (2011). *Bank agents: risk management, mitigation, and supervision. Fote Note, CGAP* (Vol. 75).
- Laurine, C., & Patrick, M. (2012). Financial inclusion by Zimbabwean commercial banks in a liquidity constrained environment. *Journal of Economics and International Finance*, 4(10), pp.252-259. <http://doi.org/10.5897/JEIF12.075>
- Lee, C. C. (2014). Team characteristics, peer competition threats and individual performance within a working team: an analysis of realtor agents. *SAJEMS*, 17(2), pp.140-156.
- Lee, J., & Jaramillo, M. (2013). Driving adoption of branchless banking: insights from consumer education in India, the Philippines, and Zambia. *Enterprise Development and Microfinance*, 24(3), pp.218-232. <http://doi.org/10.3362/1755-1986.2013.021>
- Lee, K., & Lu, W. (2015). Do bank regulation and supervision matter? international evidence from the recent financial crisis. *Journal of Financial Economic Policy*, 7(3), pp.275-288. <http://doi.org/10.1108/JFEP-03-2015-0019>

- Legg, S. ., Olsen, K. ., Laird, I. ., & Hasle, P. (2015). Managing safety in small and medium enterprises. *Safety Science*, 71, pp.189-196.
<http://doi.org/10.1016/j.ssci.2014.11.007>
- Legg, S. J., Laird, I., Olsen, K., & Hasle, P. (2014). Creating healthy work in small enterprise- from understanding to action: summary of current knowledge. *Small Enterprise Research*, 21(5), pp.139-147.
<http://doi.org/10.1080/13215906.2014.11082083>
- Li, N., Li, X., Shen, Y., Bi, Z., & Sun, M. (2015). Risk assessment model based on multi-agent systems for complex product design. *Information Systems Frontiers*, 17(2), pp.363-385. <http://doi.org/10.1007/s10796-013-9452-7>
- Liu, P., Lei, L., & Zhang, X. F. (2004). A comparison study of missing value processing methods. *Journal of Computer Science*, 31(10), pp.155-156.
- Lucas, I., Schomberg, N., & Turpyn, V. (2014). Agent-based approach for interbank liquidity issue. *International Journal of Trade, Economics and Finance*, 5(5), pp.401-404. <http://doi.org/10.7763/IJTEF.2014.V5.406>
- Lyman, T. R., Ivatury, G., & Staschen, S. (2006). Use of agents in branchless banking for the poor: rewards, risks and regulation. *CGAP Focus Note*, (38), pp.1-16.
- Maccallum, R. C., Widaman, K. F., Zhang, S., & Hong, S. (1999). Sample size in factor analysis. *Psychological Methods*, 4(1), pp.84-99.
<http://doi.org/10.1037/1082-989x.4.1.84>

- Maicas, J. P., & Sese, F. . J. (2015). Customer-base management in network industries: the moderating role of network size and market growth. *European Management Review*, 12(4), pp.209-220. <http://doi.org/10.1111/emre.12048>
- Makanyeza, C., & Toit, F. D. (2015). Examining the measurement and dimensionality of the construct of consumer awareness in a developing and transition economy. *SA Journal of Industrial Psychology*, 41(1), pp.1-10. <http://doi.org/10.4102/sajip.v41i1.1250>
- Malady, L. (2015). *Consumer protection issues for digital financial services in emerging markets. Banking and Finance Law Review* (Vol. 131).
- Malhotra, N. K. (2004). *Marketing research: An applied orientation (4th ed.)*. Upper Saad, NJ: Prentice Hall.
- Mamwa, C. C. (2014). *Consumer attitude toward agency banking by customers of commercial banks that offer agency banking in Machakos Township, Kenya*. pp.1, Thesis, Science in Marketing, University of Nairobi.
- Manzey, D., Reichenbach, J., & Onnasch, L. (2012). Human performance consequences of automated decision aids: the impact of degree of automation and system experience. *Journal of Cognitive Engineering and Decision Making*, 6(1), pp.57-87. <http://doi.org/10.1177/1555343411433844>

- Mao, Z. F., Li, X. X., & Liu, W. (2015). *Research on the monopolist's repurchase and remanufacture decisions based on heterogeneous consumer considering buy-back cost* (Vol. 2). pp.15-26, Atlantis Press.
- Maredza, A. (2015). The trade-off between banking outreach and profitability: evidence from selected Southern African development community countries. *Journal of International Business and Economics Research Journal*, 14(1), pp.55-66.
- Martina, M. M., & Timothy, M. W. (2014). Understanding mobile banking from a theoretical lens: case studies of selected Kenyan m-banking products. *Journal of Advances in Chemistry*, 10(1), pp.2146-2161.
<http://doi.org/10.13140/RG.2.1.3973.9042>
- Marzougui, B., Hassine, K., & Barkaoui, K. (2010). A new formalism for modeling a multi agent systems: agent petri nets. *Journal of Software Engineering and Applications*, 03(12), pp.1118-1124. <http://doi.org/10.4236/jsea.2010.312130>
- Mas, I. (2008, April). Realizing the potential of branchless banking: challenges ahead. *Focus No.50, Focus Note, Consultative Group Assist Poor (CGAP)*.
- Mas, I. (2009). The economics of branchless banking. *Innovations: Technology, Governance, Globalization*, 4(2), pp.57-75.
<http://doi.org/10.1162/itgg.2009.4.2.57>

- Mas, I. (2011). Why are banks so scarce in developing countries? a regulatory and infrastructure perspective. *Journal of Politics and Society*, 23(1–2), pp.135-145.
<http://doi.org/10.1080/08913811.2011.574476>
- Mas, I. (2015). Shifting branchless banking regulation from enabling to fostering competition. *Banking & Finance Law Review*, 30, pp.179-209.
- Mas, I., & Radcliffe, D. (2011). Scaling mobile money. *Journal of Payments Strategy & Systems*, 5(3), pp.298-316.
- Mas, I., & Siedek, H. (2008). Banking through networks. *Consultative Group to Assist the Poor*, (47), pp.1-24.
- Mawanda, S. P. (2008). *Effects of internal control systems on financial performance in an institution of higher learning in Uganda*. pp.16-28, Thesis, Business Administration, Uganda Martyrs University.
- Mchembere, D., & Jagonga, A. . (2017). Effect of agency banking operation on profitability of commercial banks: a case of selected commercial banks in Nairobi county. *International Journal of Finance and Accounting*, 2(2), pp.107-126.
- McMahon, R. G. P. (2001). Growth and performance of manufacturing SMEs: the influence of financial management characteristics. *International Small Business Journal*, 19(3), pp.10-28.

Md.Taib, F., & Ramayah, T. (2008). Factors influencing intention to use diminishing partnership home financing. *International Journal Islamic and Middle Eastern Finance and Management*, 1(3), pp.235-248.
<http://doi.org/10.1108/17538390810901168>

Meier, K. J., & Brudney, J. F. (2002). *Applied statistics for public administration* (5th ed.). Belmont. CA: Wadsworth/Thomson.

Mekki, A. Ben, Tounsi, J., & Said, L. Ben. (2016). Fuzzy BDI agents for supply chain monitoring in an uncertain environment. *Supply Chain Forum: An International Journal*, 17(2), pp.109-123. <http://doi.org/10.1080/16258312.2016.1199940>

Mellis, Peat, J., & Williams, K. (2002). *Health science research: a handbook of quantitative methods*. Sage Publications, Inc.

Mende, M. J., Bichanga, J., & Mosoti, J. (2015). Investigation on importance of agency banking in provision of banking services in Kenya : (a case of equity bank) in Kitui Central District, Kitui County, Kenya. *International Journal of Science and Research Publications*, 5(10), pp.1-13.

Mensah, B. K. A. (2016). Internal control information disclosure and corporate governance : evidence from an emerging market. *Journal of Corporate Governance*, 16(1), pp.79-95. <http://doi.org/10.1108/CG-10-2015-0136>

Meyers, L. S., Gamst, G. C., & Guarino, A. J. (2006). *Applied multivariate research: Design and interpretation* (2nd Edi.). Second Edition,Sage Publications.

- Mihov, A., & Naranjo, A. (2017). Customer-base concentration and the transmission of idiosyncratic volatility along the vertical chain. *Journal of Empirical Finance*, 40, pp.73-100. <http://doi.org/10.1016/j.jempfin.2016.11.006>
- Mitchell, R., & Meacheam, D. (2011). Knowledge worker control: understanding via principal and agency theory. *The Learning Organization*, 18(2), pp.149-160. <http://doi.org/10.1108/09696471111103740>
- Mitnick, B. M. (1975). The theory of agency: the policing “paradox” and regulatory behaviour. *Public Choice*, 24(1), pp.27–42.
- Mitra, .J. (2011). *Entrepreneurship, innovation and regional development*. Routledge, Oxon.
- Moreno, M. L., & Flores, M. T. O. (2016). Identification of innovation capabilities for micro and small enterprises in morelos, mexico. *Review of Business & Finance Studies*, 7(1), pp.79-92.
- Morris, B. C. L., & Roseman, B. S. (2014). Dividends as a solution to agency cost and opaqueness: theory and evidence. *International Journal of Economics and Finance*, 7(1), pp.24-37. <http://doi.org/10.5539/ijef.v7n1p24>
- Mount, M. K., Barrick, M. R., Scullen, S. M., & Rounds, J. (2005). Higher-order dimensions of the big five personality traits and the big six vocational interest types. *Personnel Psychology*, 58, pp.447–478.

Moyaux, T., & D'Amours, C. (2006). *Multiagent-based supply chain management*. Springer: Berlin Heidelberg.

Mtambalika, A., Manda, tiwonge D., Gombachika, H., & Kunyenje, G. (2016). Branchless banking in rural Malawi: potential customers' perspective on bank-led mobile banking. In *2016 IST-Africa Week Conference* (pp. 1–11). Ieee. <http://doi.org/10.1109/ISTAFRICA.2016.7530701>

Muasya, I. M., & Kerongo, F. (2015). The effects of agency banking on access to financial services : a survey of commercial banks in Kilindini District. *International Journal of Management Research and Business Strategy*, 4(3), pp.104-118.

Muiruri, J. K., & Ngari, J. M. (2014). Effects of financial innovations on the financial performance of commercial banks in Kenya. *International Journal of Humanities and Social Science*, 4(7), pp.51-57.

Mungai, K. M. (2016). *Assessment of factors determining the performance of bank-led agent bank businesses in Kenya : case of Kiambu County*. pp.18-63, Thesis, Business Administation, Strathmore Business School Strathmore University Nairobi, Kenya.

Musau, S. M. (2013). *An analysis of the utilization of agency banking on performance of selected banks in Nairobi county, Kenya*. p. 1-74, Thesis, Business Administration, Kenyatta University.

- Musau, S. M., & Jagongo, A. O. (2015). Analysis of the utilization of agency banking on the performance of Kenyan banks. *International Journal of Finance and Accounting*, 4(12), pp.1-16.
- Musiega, M. (2016). Factors influencing financial performance of e-banking of commercial banks in Kakamega county, Kenya. *International Journal of Management Research and Review*, 6(6), pp.805-813.
- Mustafa, A. K. A., & M.Saat, M. (2012). Assessing performance and intervention of microfinance institutions: a case study in Sudan. *Interdisciplinary Journal of Contemporary Research in Business*, 4(5), pp.401-419.
- Mwando, S. (2013). Contribution of agency banking on financial performance of commercial banks in Kenya. *Journal of Economics and Sustainable Development*, 4(20), pp.26-35.
- Mwangi, M. H. ., & Mwangi M., W. (2014). Factors influencing the uptake of agency banking services by customers in commercial bank in Kenya: a case of Kenya commercial bank. *Journal of Management*, 2(10), pp.179-197.
- Mwangi, & Wanyoike, D. (2014). Convenience of agency banking on financial service delivery to rural based customers in Rongai-Sub County, Kenya. *International Journal of Science and Research (IJSR)*, 3(10), pp.2208-2211.

- Mwenda, J. ., & Nghau, S. (2016). The role of agency banking in growth of banking sector in Kenya: a survey of bank agents in Nairobi County, Kenya. *Interntional Journal of Economics, Commerce and Management*, 4(4), pp.1-21.
- Mwobobia, F. M. (2012). The challenges facing small-scale women entrepreneurs: a case of Kenya. *International Journal of Business Administration*, 3(2), pp.112-121. <http://doi.org/10.5430/ijba.v3n2p112>
- Nahar, S., Azim, M., & Jubb, C. A. (2016). Risk disclosure, cost of capital and bank performance. *International Journal of Accounting & Information Management*, 24(4), pp.476-494. <http://doi.org/10.1108/MBE-09-2016-0047>
- Nair, M. S. (2015). Financial inclusion vis-à-vis economic efficiency: the case of commercial banks in India. *Journal of Productivity*, 55(4), pp.338-349. Retrieved from <https://search.proquest.com/docview/1701848768?accountid=169017>
- Namazi, M., & Namazi, N. R. (2016). Conceptual analysis of moderator and mediator variables in business research. *Procedia Economics and Finance*, 36(16), pp.540-554. [http://doi.org/10.1016/S2212-5671\(16\)30064-8](http://doi.org/10.1016/S2212-5671(16)30064-8)
- Nandru, P., Anand, B., & Rentala, S. (2015). Factors influencing financial inclusion through banking services. *Journal of Contemporary Research in Management*, 10(4), pp.17-31.

- Ndung'u, A. J. N., Okibo, W., & Nyang'au, A. (2015). Factors affecting performance of banking agents in Kenya: a survey of Kisii County. *International Journal of Economics, Commerce and Management*, 3(10), pp.559-573.
- Ndungu, C. G., & Njeru, A. (2014). Assessment of factors influencing adoption of agency banking in Kenya: the case of Kajiado North Sub County. *International Journal of Business & Management*, 3(8), pp.91-111.
- Ndungu, C. G., & Wako, W. G. (2015). Customers' perception of agency banking in Kenya: case study of equity Bank Kenya Limited. *Global Journal of Commerce & Management Perspective*, 4(2), pp.30-38.
- Nedelcu, M., Siminica, M., & Turlea, C. (2015). The correlation between external audit and financial performance of banks from Romania. *New Trends in Sustainable Business and Consumption*, 17(9), pp.1273-1289.
- Neelamegam, R. (2016). Understanding financial inclusion in India: a case study of Sattur Taluk, Tamil Nadu. *TSM Business Review*, 4(2), pp 41-48.
- Neil, D., & Leishman, P. (2010). *Building, incentivizing and managing a network of mobile money agency's: a handbook for mobile network operators*, GSMA.
- Nenonen, S., & Storbacka, K. (2014). Management of customer assets for increased value capture in business markets. *The Journal of Management Decision*, 52(1), pp.101-121. <http://doi.org/10.1108/MD-04-2013-0213>

- Nenonen, S., & Storbacka, K. (2016). Driving shareholder value with customer asset management: moving beyond customer lifetime value. *Industrial Marketing Management*, 52, pp.140-150. <http://doi.org/10.1016/j.indmarman.2015.05.019>
- Neuman, W. . (1997). *Social research methods: qualitative and quantitative approaches*. (MA. Allyn & Bacon, Ed.) (3rd ed.).
- Ngai, K. L. (2014). *An analysis of impact of agency banking on growth of small and medium-scale enterprises in Tharaka Nithi County*. pp.25-64, Thesis, Business Administration in Finance, School of Business of Kenyatta University.
- Nguyen, D. H. (2011). *Perceptions and attitudes towards tracking and recording technologies in everyday life*. pp.41, Thesis, Information and Computer Science, University of California Irvine.
- Nikolova, M. (2014). Principals and agents: an investigation of executive compensation in human service nonprofits. *International Society for Third-Sector Research (Voluntas)*, 25(3), pp.679-706. <http://doi.org/10.1007/s11266-013-9358-5>
- Note, T. (2014). Establishing a financial consumer protection supervision department key observations and lessons learned in five case study countries. *Financial and Private Sector Development*, (March), pp.1-27. Retrieved from <http://responsiblefinance.worldbank.org/~media/GIAWB/FL/Documents/Publications/TechNote-Belarus-FCP-Dept-FINAL.pdf>

Nunnally, J. C., & Bernstein, I. H. (1994). *Psychometric theory* (3rd ed.). New York: McGraw-Hill.

Nunnally, J. C. (1978). *Psychometric theory* (2nd ed.). New York: McGraw-Hill.

Nyaboga, Y. B., Basweti, D., Miyiinda, B., & Onsongo, E. N. (2012). An analysis of the impact of agent banking on entrepreneurs in Kisii Township , Nyanza Province , Kenya. *International Journal of Business and Management Tomorrow*, 2(9), pp.1-11.

Nyandika, P. N. (2014). *Determinants of mobile banking revenues: a case study of Co-operative Bank of Kenya*. pp.15-18, Thesis, Arts in Economic, University of Nairobi.

Nyarombe, F. N. (2015). The effects of agency banking on accessibility of financial services in Kenya : a case of equity Bank , Eldoret Town. *International Journal of Business & Management*, 3(3), pp.91-96.

OECD. (2013). *OECD investment policy reviews : Costa Rica 2013*.

Oloko, M. A. (2015). Relationship between bank innovations and financial performance of commercial banks in Kenya. *International Journal of Education and Research*, 3(5), pp.443-456.

Oludele, A.A., and Emilie, K. (2008). Regulation, awareness, compliance and SME performance in Cameroon's manufacturing and retail sectors. *International Journal of Social Economics*, 39(12), pp.933-950. <http://doi.org/10.1108/MBE-09-2016-0047>

Ombutora, E. K., & Mugambi, F. (2013). Role of agency banking on the performance of bank in study of Cooperative Bank Co-Op Jirani In Kibera, Nairobi. *International Journal of Social Sciences and Entrepreneurship*, 1(5), pp.243-256. Retrieved from <http://www.ijssse.org/articles/ijssse>

Ombutora, E. K., Yobes, B. ., David, B., M., B., & Erick, N. (2012). An analysis of the impact of agent banking on entrepreneurs. *International Journal of Business and Management*, 2(9), pp.1-11.

Osborne, J. W., & Waters, E. (2002). Four assumptions of multiple regression that researchers should always test. *Practical Assessment, Research and Evaluation*, 8(2), pp.1-5.

Pallant, J. (2005). *A Step by Step Guide to Data Analysis Using SPSS For Windows* (3rd ed.). (M. Hill, Ed.). England: Open University Press.

Pallant, J. (2007). *A step by step guide to data analysis using SPSS for Windows version 15*. Milton Keynes, UK: Open University Press.

- Pallant, J. (2011). *SPSS survival manual: a step by step guide to data analysis using SPSS (4th ed.)*. (N. M.-H. New York, Ed.) (4th Edition). Australia: Allen & Unwin.
- Panjwani, S. (2011). Towards end-to-end security in branchless banking. *Proceedings of the 12th Workshop on Mobile Computing Systems and Applications - HotMobile '11*, pp.28. <http://doi.org/10.1145/2184489.2184496>
- Park, T., & Shinkai, N. (2016). *Characteristics of female entrepreneurs and bibliographical analysis on female entrepreneurship research: comparison between Korea and Japan* (No. 202). *Discussion Paper*. pp.1-26, Graduate School of International Development, Nagoya University, Japan.
- Patters, S. I., Fearon, C., Nolan, C., & Warden, K. (2013). Micro-ecopreneurs and the UK food industry: short-term fad or sustainable reality? *Industrial and Commercial Training*, 45(6), pp.330-335. <http://doi.org/10.1108/ICT-02-2013-0004>
- Paul, J. I., Shawn, S. P., & Celim, Y. (2016). Customer-base concentration, profitability, and the relationship life cycle. *Accounting Review*, 91(3), pp.883-906. <http://doi.org/10.2308/accr-51246>
- Paullay, L. ., Alliger, G. ., & Stone-Romeo, E. F. (1994). Construct validation of two instrument designed to measure job involvement and work centrality. *Journal of Applied Psychology*, 74, pp.224-228. Retrieved from www.getcited.org

Pellicelli, A. C., Bollani, L., & Borgo, E. (2017). Customer satisfaction surveys also intended to gain information on the enterprise core business enlargement . a case history in banking services. In *20th Excellence in Services International Conference* (pp. 621–644). Verona: University of Verona.

Pertoldi, C., & Topping, C. (2004). Impact assessment predicted by means of genetic agent-based modeling. *Critical Reviews in Toxicology*, 34(6), pp.487-498.
<http://doi.org/10.1080/10408440490519795>

Pillai, T. J. (2016). Financial inclusion and Pradhan Mantri Jan Dhan Yojana : an empirical study conducted in the villages of Mulshi Taluka in Pune District. *Indian Journal of Science and Technology*, 9(45), pp.1-6.
<http://doi.org/10.17485/ijst/2016/v9i45/106755>

Platt, A.-B. (2011). The business case for branchless banking -what's missing? *MicroSave Briefing Note 97*, (July), pp.8-9.

Polat, A., & Alsaif, A. (2014). Consumer protection in banking: investigating the 10 high level principles of g20 in Saudi Arabia. *Journal of Applied Finance & Banking*, 4(3), pp.195-215.

Porteous, D. (2014). *Credit for the people, by the people*. Retrieved from <http://nextbillion.net/blogpost.aspx?blogid=5242>

Powell, D. (2014). *Branchless banking : the future is now*. pp.30-32, Report of Technology Outlook, Illinois Banker.

- Pramod, S., & Shunmuganathan, K. L. (2013). Multi-agent based network monitoring and management using jade. *Computer Engineering and Intelligent Systems*, 4(8), pp.13-18.
- Premalatha, J. . (2016). Insights into motivating internet users towards internet banking. *Journal of Internet Banking and Commerce*, 21(2), pp.1-18. Retrieved from <http://www.icommercecentral.com>
- Rabha, R. (2012). *Financial inclusion in underdeveloped regions of India*. pp.21-22, New Delhi: SSDN Publishers & Distributors.
- Rashid, A. (2014). Revisiting agency theory: evidence of board independence and agency cost from Bangladesh. *Journal of Business Ethics*, 130(1), pp.181-198. <http://doi.org/10.1007/s10551-014-2211-y>
- Renn, O., & Sellke, P. (2011). Society and policy making: risk governance in a complex world. *International Journal Performativity*, 7(4), pp.349-366.
- Renn, O., & Walker, K. D. (2008). *Global risk governance, concept and practice using the IRGC framework*. Springer Netherlands.
- Renuka, B. (2015). Effectiveness of financial inclusion through BC Model : from the perspective of account holders. *Journal of Management*, 4(1), pp.165-176.
- Report, M. (2013). *Activity agent banking network*. Monthly Report, Bank Simpanan Nasional (BSN).

- Repousis, S. (2015). Regulatory framework and deposit – investment guarantee fund in Greece. *Canada: South-Western, Cengage Learning.*, 23(1), 18–30.
- Richter, A. W., West, M. A., Van Dick, R., & Dawson, J. F. (2006). Boundary spanners' identification, intergroup contact, and effective intergroup relations. *Academy of Management Journal*, 49(6), pp.1252-1269.
<http://doi.org/10.5465/AMJ.2006.23478720>
- Robert, C., Xavier, G., Sven, H., & Anca, B. R. (2017). *Agent banking in a highly under-developed financial sector evidence from the Democratic Republic of Congo* (No. 7984). p.1-45, Working Paper, Development Research Group, World Bank Group, USA.
- Ronald, A. O. (2016). Agency banking and growth of micro and small enterprises in Kenya. *International Journal of Economics, Commerce and Management, United Kingdom*, 4(4), pp.717-738.
- Roscoe, J. T. (1975). *Fundamental research statistics for the behavioural sciences (2nd edition)*. New York: Holt, Rinehart and Winston.
- Ross, S. A. (1973). The economic theory of agency: the principal's problem. *Decision Making Under Uncertainty*, 63(2), pp.134-139.
- Roth, P. L. (1994). Missing data: a conceptual review for applied psychologists. *Journal of Personnel Psychology*, 47(3), pp.537-560.

- Rousseau, P. ., & Paul, W. (2011). What is happening to the impact of financial deepening on economic growth. *Journal of Economic Inquiry*, 49(1), pp.276–288.
- Rowntree, L. (1981). Creating a sense of place. *Journal of Urban History*, 8(1), pp.61.
- Royse, D. (2004). *Research methods in social work*. Canada: Thomson Learning Academic Resource Center.
- Ruben M. Baron, D. A. K. (1986). Testing moderator and mediator effects in counseling psychology research. *Journal of Personality and Social Psychology*, 51(6), pp.1173-1183. <http://doi.org/doi:10.1037/0022-0167.51.2.157>
- Russell, C. J., & Bobko, P. (1992). Moderated regression analysis and likert scales: too coarse for comfort. *Journal of Applied Psychology*, 77(3), pp.336-342. <http://doi.org/10.1037/0021-9010.77.3.336>
- Salai, S., Znidersic, R. K., & Salai, L. (2014). Consumers ' protection and creating consumers ' value. *African Journal of Bussines Management*, 8(13), pp.474-479. <http://doi.org/10.5897/AJBM2010.238>
- Salim, S. G. ., Smith, W. T., & Bammer, G. (2002). Telephone reminders are a cost effective way to improve responses in postal health surveys. *Journal of Epidemiology and Community Health*, 56, pp.115-118. <http://doi.org/10.1136/jech.56.2.115>

- Salunkhe, S. J. (2016). A study of financial inclusion plan & its implementation in unbanked area of India: an overview. *Journal of International Journal of Commerce and Management Research*, 2(8), pp.90-94.
- Santoso, B., & Ahmad, K. (2016). Islamic microfinance branchless banking model in Indonesia. *Intellectual Discourse, Special Issue*, pp.409-433.
- Sarika, J. (2015). A study of banking sector ' s initiatives towards financial inclusion in India. *Journal of Commerce & Management Thought*, 6(1), pp.55-77.
- Sarma, M. (2015). Measuring financial inclusion. *Economic Bulletin*, 35(1), pp.604-611.
- Schicks, J. (2013). The definition and causes of microfinance over-indebtedness: a customer protection point of view. *Oxford Development Studies*, 41, pp.37-41. <http://doi.org/10.1080/13600818.2013.778237>
- Sekaran, U. (2003). *Research methods for business: A skill building approach (4th ed.)*. New York: John Wiley and Sons (4th ed.). pp.144, New York,USA: John Wiley & Sons, Inc.
- Sekaran, U., & Bougie, R. (2010). *Research methods for business. a skill building approach (5th ed.)*. New Jersey: New Jersey. John Wiley & Sons Ltd.
- Sekaran, U., & Bougie, R. (2016). *Research methods for business: a skill-building approach (7th ed.)*. pp.1-447, New Jersey: Sons., John Wiley.

- Serret, T. B., & Ferrari, A. R. (2015). *Banking correspondent linkages and financial inclusion strategies in Latin America: a comparative analysis of the business models in Brazil, Colombia and Peru*. pp.20, Thesis, Entrepreneurship, University Autonoma De Madrid.
- Shibia, A. G., & Barako, D. G. (2016). Determinants of micro and small enterprises growth in Kenya. *Journal of Small Business and Enterprise Development*, 24(1), pp.105-118. <http://doi.org/http://dx.doi.org/10.1108/MRR-09-2015-0216>
- Singh, A. (2017). Financial inclusion & implementation of Jan Dhan Yojna – information technology as enabler. *International Journal of Scientific Research and Management*, 5(7), pp.5913-5918. <http://doi.org/10.18535/ijssrm/v5i7.16>
- Singh, S., & Shelly, M. (2010). *New financial services- review of mobile money transfers in the Asia-Pacific*. Smart Services CRC Pty Limited. Eveleigh NSW. Retrieved from <http://creativecommons.org/licenses/by-nd/3.0/>
- Skaife, H. A., Collins, D. W., & Kinner Jr, W. R. (2008). The discovery and reporting of internal control deficiencies prior to SOX-mandated audits. *Journal of Accounting and Economics*, 44(1–2), pp.166-192.
- Skaife, H. A., Veeman, D., & Wangerin, D. (2013). Internal control over financial reporting and managerial rent extraction: evidence from the profitability of insider trading. *Journal of Accounting and Economics*, 55, pp.91-110.

Soejachmoen, M. P. (2016). *Financial inclusion in Indonesia : moving towards a digital payment system*. pp.131-186, Mandiri Institute, Bank Mandiri , Jakarta , Indonesia.

Stone, E. F., & Hollenbeck, J. R. (1984). Some issues associated with the use of moderated regression. *Journal of Organizational Behavior and Human Performance*, 34(2), pp.195-213.

Suarez, L. R. (2016). *Financial inclusion in latin America : facts and obstacles* (439 No. IDB-DP-464, pp.1–40). Department of Research and Chief Economist of the Inter-American Development Bank, Washington,DC.

Tabachnick, B. G., & Fidell, L. S. (2007). *Using ultivariate statistics (5th edition)*. Boston: Allyn and Bacon.

Todd, P. R., Favalgi, R. G., & Grossman, D. (2014). Understanding the characteristics of the growth of SMEs in B-to-B markets in emerging economies: an organizational ecology approach. *Journal of Business & Industrial Marketing*, 29(4), pp.295-303. <http://doi.org/10.1108/JBIM-08-2013-0189>

Tudor, A. T., Dima, S., Dima, B., & Ratiu, R. V. (2014). The linkage between intangibles and profitability. *Journal of Economics Science*, 16(1), pp.283-293.

Turvey, C. G., & Xiong, X. (2017). Financial inclusion, financial education, and e-commerce in rural China. *International Journal of Agribusiness*, (12), pp.1-7. <http://doi.org/10.1002/agr.21503>

- Ueda, T. (2009). A simple method for the detection of outliers. *Electronic Journal of Applied Statistical Analysis*, 2(1), pp.67-76.
- Uygun, U., & Kim, S. M. (2016). Evolution of entrepreneurial judgment with venture-specific experience. *Strategic Entrepreneurship Journal*, 10(2), pp.169-193.
<http://doi.org/10.1002/sej.1222>
- Vendhan, G. S., & Suresh, K. K. (2011). Robust estimators of scale and location parameter using MATLAB. In *In Proceedings of International Symposium on Computing, Communication and Control (p. 1)*. Singapore: IACSIT Press.
- Veniard, C., & Melinda, G. (2010). How agent banking changes the economics of small accounts. *Global Savings Forum*, (November), pp.1-5.
- Vutsengwa, R. M., & Ngugi, K. (2013). An assessment of the challenges facing commercial banks in sustainability of agency banking in Kenya: a case of commercial banks. *International Journal of Social Sciences and Entrepreneurship*, 1(2), pp.613-620.
- Wairi, D. K. (2013). *Factors influencing the adoption of agent banking innovation among commercial banks in Kenya*. pp.16-18, Thesis, Business Administration, University of Nairobi.
- Walker, M. (2003). *Principal or agency theory when some agents are trustworthy*. Working Paper, Manchester Business School, Manchester University.

- Wambua, S. M., & Darche, E. (2013). Innovative factors that affect financial Inclusion in banking industry . (a case study of quity bank Mombasa county ,Kenya). *International Journal of Sciences: Basic and Applied Research (IJSBAR) ISSN, 12(1)*, pp.37-56.
- Wangari, R. (2008). *An evaluation of the role of agency banking in the performance of commercial banks in Kenya*. pp.43, Thesis, Business Administration, Kenyatta Uniiversity.
- Webster, A. L. (1998). *Applied statistics for business and economics*. New York: McGraw-Hill/Irwin.
- Wekesa, L., Maalu, J. ., Gathungu, J., & Wainaina, G. (2016). Effect of entrepreneur characteristics on performance of non-timber forest products small and medium enterprisees in Kenya. *DBA Africa Management Review*, 6(3), pp.16-26. Retrieved from <http://journals.uonbi.ac.ke/damr>
- Wijeratne, W. M. P. ., Perera, B. A. K. ., & De Silva, L. (2014). Identification and assessment risks in maintenance operations. *Built Environment Project and Asset Management*, 4(4), pp.384-405.
<http://doi.org/http://dx.doi.org/10.1108/09564230910978511>
- Wilson, T., Wells, S., Little, H., & Ross, M. (2014). A history of internal control : from then to now. *Business Journal*, pp.1-84.

- Wiseman, R. M., Rodriguez, G. C., & Mejia, L. R. G. (2017). Towards a social theory of agency. *Journal of Management Studies*, 49(1), pp.202-222.
<http://doi.org/10.1111/j.1467-6486.2011.01016.x>
- World, B. (2014). *Global survey on consumer protection and financial literacy: Oversight frameworks and practices in 114 economies*. World Bank, Washington DC.
- Wu, A., & Zumbo, B. (2007). Understanding and using mediators and moderators. *Social Indicators Research*, 87(3), pp.367–392.
- Yawe, B. L., & Prabhu, J. (2015). Innovation and financial inclusion: a reivew of the literature. *Journal of Payments Strategy & Systems*, 9(3), pp.215-228.
- Yin, R. K. (2003). *Case study research: design and methods* (3rd ed.). CA: Sage.
- Yoshino, N., & Morgan, P. (2016). *Overview of financial inclusion, regulation and education* (No. 591). pp.1-33, Working Paper, Asian Development Bank Institute.
- Zehir, C., Ertosunb, O. G., Zehir, S., & Muceldilli, B. (2012). Effects on quality performance and innovative performance. *Journal of Procedia - Social and Behavioral Sciences*, 41, pp.273-280.

Zhu, J., Qi, H., Hu, Y., & Cao, Y. G. (2012). *A mobile agent computing service for distributed risk assessment system* (No. 41001252). pp.125-128, Working Paper, Central University China.

Zikmund, W. G., Babin, B. J., Carr, J. C., & Griffin, M. (2010). *Business research methods for business and management* (Cengage Le). Canada: South-Western.

Zikmund, W. G., Babin, B. J., Carr, J. C., & Griffin, M. (2013). *Business Research Methods (9 ed.)*. Mason, OH: Cengage Learning.



Appendix A: English Questionnaire

Date: / / 2017



Othman Yeop Abdullah
Graduate School of Business
Universiti Utara Malaysia
06010 UUM Sintok
Kedah Darul Aman, Malaysia
Tel: (+604) 928 3930 | Fax: (+604) 928 5220
Email: oyagsb@uum.edu.my

Dear Sir/ Madam,

I am a graduate student of Universiti Utara Malaysia (UUM) and conducting a survey regarding financial inclusion performance of BSN to fulfil the Doctor of Management requirement of the university. The objective of this study is to help me understand the relationship between infrastructure cost, risk assessment, customer protection, agent characteristic and financial inclusion. This survey will take approximately 15 minutes to be completed.

Please do not disclose your name or contact details on the questionnaire. It will remain anonymous. Your information will be treated strictly confidential and used only for statistical analysis and academic purposes. Your honesty and sincere answers to the questions asked are very much appreciated

For any inquiries about the study or if you need any help in completing the questionnaire do not hesitate to contact me. Thank you for your time and kind cooperation

BAHIAH BINTI A. MALEK,
Doctor of Management, UUM
Phone: 011-11111391
E-mail: bahiah21@gmail.com

Soal Selidik Bahasa Malaysia



Othman Yeop Abdullah
Graduate School of Business
Universiti Utara Malaysia

Othman Yeop Abdullah
Graduate School of Business
Universiti Utara Malaysia
06010 UUM Sintok
Kedah Darul Aman, Malaysia
Email: oyagsb@uum.edu.my

Tarikh: / / 2017

Tuan / Puan,

Saya adalah pelajar dari Universiti Utara Malaysia (UUM) dan sedang menjalankan kajian berkaitan prestasi rangkuman kewangan BSN bagi memenuhi syarat kelayakan Doktor Pengurusan. Objektif kajian ini adalah untuk memahami hubungan antara kos kemudahan, penilaian resiko, perlindungan pelanggan, ciri- ciri agent dan prestasi rangkuman kewangan BSN. Kajian ini akan mengambil masa lebih kurang 15 minit untuk selesai.

Diminta untuk tidak menulis nama atau butiran yang boleh dihubungi pada borang soal selidik. Ia akan kekal tanpa nama. Maklumat anda akan dianggap sulit dan hanya digunakan untuk analisis statistik dan tujuan akademik. Kejujuran anda dan jawapan ikhlas kepada soalan yang ditanya amat dihargai.

Jika anda mempunyai sebarang pertanyaan atau perlukan pertolongan untuk melengkapkan soal selidik ini sila hubungi saya. Terima kasih diatas masa dan kerja sama anda.

BAHIAH BINTI A. MALEK

Doktor Pengurusan, UUM

Phone: 011-11111391

E-mail: bahiah21@gmail.com

Section A / Bahagian A: Demographic Information /

Maklumat Demografi

Kindly tick (✓) at the appropriate answer/
Sila tandakan (✓) pada jawapan yang sesuai.

1. Gender / *Jantina*

☐ Male/ *Lelaki*

☐ Female / *Perempuan*

2. Age / *Umur*

☐ Below 20 / *kurang dari 20* ☐ 21-25

☐ 26-30 ☐ 31-35

☐ 36 and above / *36 tahun ke atas*

3. Highest Academic Level / *Tahap Pendidikan Tertinggi*

☐ Diploma / *Diploma*

☐ Bachelor's Degree / *Ijazah Sarjana Muda*

☐ Master's Degree / *Ijazah Sarjana*

☐ PhD

☐ Others (*lain – lain*)

4. Rank / *Pangkat*
- ☐ High Level Management / *Pengurusan Tahap Tinggi*
- ☐ Middle Level Management / *Pengurusan Tahap Pertengahan*
- ☐ Low Level Management / *Pengurusan Tahap Rendah*
5. Working experience in banking area / *Pengalaman kerja dalam bidang perbankan*
- ☐ Less than 1 year / *kurang dari 1 tahun*
- ☐ 6 – 10 years / *tahun*
- ☐ 11 – 15 years / *tahun*
- ☐ 16 years and above / *16 tahun dan keatas*
6. Length of offering BSN Banking Agent / *Tempoh tawaran Ejen Perbankan BSN*
- ☐ 4 months and below / *4 bulan dan kebawah*
- ☐ 5-8 months / *bulan*
- ☐ 9- 12 months / *bulan*
- ☐ Above 12 months/ *lebih dari 12 bulan*
7. Services offered by BSN Banking Agent
- ☐ Bill Payment / *Pembayaran Bill*
- ☐ Cash Deposit / *Deposit Tunai*
- ☐ Cash Withdrawal / *Pengeluaran Tunai*
- ☐ E - Saving Certificate Premium / *E - Sijil Simpanan Premium*
- ☐ Cashless Payment / *Pembayaran Tanpa Tunai*
- ☐ Prepaid Top-up / *Prabayar Tambah Nilai*
- ☐ Account Opening / *Pembukaan Buku Akaun*
- ☐ All of the above / *Semua di atas*

SECTION B BAHAGIAN B							
Listed below are several statements that represent the financial inclusion performance of BSN. Please indicate your level of agreement for each of the following statements. <i>Disenaraikan di bawah adalah beberapa kenyataan berkaitan prestasi rangkuman kewangan BSN. Sila nyatakan tahap persetujuan anda pada setiap pernyataan berikut.</i>							
Strongly Disagree Sangat Tidak Setuju	Disagree Tidak Setuju	Slightly Disagree Tidak Berapa Setuju	Slightly Agree Agak Setuju	Agree Setuju	Strongly Agree Sangat Setuju		
1	2	3	4	5	6		
SCALE (SKALA)							
			1	2	3	4	
1.	Agency banking is accessible, in terms of agency locations. <i>Agensi perbankan boleh diakses, dari segi lokasi.</i>		1	2	3	4	5
2.	Agency banking excels in service delivery. <i>Agensi perbankan berjaya dalam perkhidmatannya.</i>		1	2	3	4	5
3.	Agency banking improves its banking environment. <i>Agensi perbankan meningkatkan persekitaran perbankan.</i>		1	2	3	4	5
4.	There is a great potential for using this in agent banking for the provision of banking services to the unbanked community. <i>Terdapat potensi besar menggunakan agensi perbankan bagi perkhidmatan perbankan kepada masyarakat tiada perkhidmatan bank.</i>		1	2	3	4	5

(Continued)

5.	Agency banking has led to the accessibility of financial service to many customers in remote areas. <i>Agensi perbankan membawa akses perkhidmatan kepada ramai pelanggan di kawasan terpencil.</i>	1	2	3	4	5	6
6.	Accessibility of banking service through agency banking has led to profitability. <i>Capaian perkhidmatan perbankan melalui agensi perbankan menyebabkan keuntungan.</i>	1	2	3	4	5	6
7.	Agency banking increases effectiveness and efficiency service delivery. <i>Agensi perbankan meningkatkan keberkesanan dan penyampain dalam kecekapan perkidmatan.</i>	1	2	3	4	5	6
8.	Most people prefer using banking agencies in their transactions. <i>Kebanyakan orang ramai suka menggunakan agensi perbankan di dalam transaksi mereka.</i>	1	2	3	4	5	6
9.	Bank agencies help most people in the rural areas in saving. <i>Agensi- agensi bank banyak membantu mereka di luar bandar untuk penyimpanan.</i>	1	2	3	4	5	6
10.	Bank agencies operate where there are no banks. <i>Agensi bank beroperasi di mana tiada bank.</i>	1	2	3	4	5	6
11.	Customers transactions in your bank have increased as a result of agency banking. <i>Urusan transaksi pelanggan meningkatkan hasil agensi perbankan.</i>	1	2	3	4	5	6
12.	Increase in the number of customers transaction influence the financial performance of your bank. <i>Peningkatan jumlah transaksi pelanggan mempengaruhi prestasi kewangan bank anda.</i>	1	2	3	4	5	6
13.	Volume of withdrawal transactions increases the bank profitability. <i>Jumlah urusan pengeluaran meningkatkan keuntungan bank.</i>	1	2	3	4	5	6
14.	Volume of deposits transactions increases the bank profitability. <i>Jumlah transaksi deposit meningkatkan keuntungan bank.</i>	1	2	3	4	5	6

(Continued)

15.	A number of active agents have been increasing customers. <i>Bilangan agen yang aktif meningkatkan jumlah pelanggan.</i>	1	2	3	4	5	6
16.	Customers can pay their bills through the agency bank to increase the transaction. <i>Pelanggan boleh membayar bil mereka melalui agensi bank meningkatkan urus niaga.</i>	1	2	3	4	5	6
17.	Efficiency and convenience in operation in agency banking have increased the bank's customers' transactions. <i>Kecekapan dan kemudahan agensi perbankan telah meningkat urus niaga pelanggan bank.</i>	1	2	3	4	5	6
18.	Increase in the number of customers transaction influence the financial performance. <i>Peningkatan bilangan transaksi pelanggan mempengaruhi prestasi kewangan.</i>	1	2	3	4	5	6
19.	Cost involved in transacting in agency banking is low compared to the banking hall. <i>Kos yang terlibat dalam transaksi agensi perbankan adalah rendah berbandingkan dengan urusan di bank.</i>	1	2	3	4	5	6
20.	Time spent in agency banking is low compared to the normal banking <i>Masa yang diperuntukan menggunakan agensi perbankan adalah rendah berbanding dengan urusan biasa di bank.</i>	1	2	3	4	5	6

SECTION C BAHAGIAN C									
Listed below are several statements that represent agent characteristic of BSN banking agent. Please indicate your level of agreement for each of the following statements.									
<i>Disenaraikan di bawah adalah beberapa kenyataan berkaitan ciri – ciri seorang agent bank BSN. Sila nyatakan tahap persetujuan anda pada setiap pernyataan berikut.</i>									
Strongly Disagree Sangat Tidak Bersetuju	Disagree Tidak Bersetuju	Slightly Disagree Tidak Beberapa Setuju	Slightly Agree Agak Setuju	Agree Setuju	Strongly Agree Sangat Bersetuju				
1	2	3	4	5	6				
STATEMENT			SCALE (SKALA)						
			1	2	3	4	5	6	
1.	The speed of the agent in serving customer influences the number of clients visiting the agency. <i>Kepantasan perkhidmatan kepada pelanggan mempengaruhi bilangan pelanggan menggunakan agen.</i>			1	2	3	4	5	6
2.	Clients need a welcoming BSN BA. <i>Pelanggan memerlukan BSN AB yang diterima .</i>			1	2	3	4	5	6
3.	Many people use banking agencies because of location to their homes. <i>Ramai orang menggunakan khidmat agensi perbankan kerana lokasi dari rumah.</i>			1	2	3	4	5	6
4.	Agent attitude attribute to the frequency of use agency banking by the residents. <i>Sikap agen menyebabkan penduduk menggunakan khidmat secara berterusan.</i>			1	2	3	4	5	6
5.	Agency attitude influences extent of use agency banking. <i>Sikap agensi mempengaruhi penggunaan agensi perbankan berterusan.</i>			1	2	3	4	5	6
6.	The experience of the BSN BA attracts customers. <i>Pengalaman BSN BA menarik pelanggan.</i>			1	2	3	4	5	6

(Continued)

7.	Agency with services experiences is compatible with the bank's existing services offerings. <i>Agensi yang mempunyai pengalaman perkhidmatan mudah menawarkan perkhidmtan bank yang sedia ada.</i>	1	2	3	4	5	6
8.	Customer understands and prefers to use with experience agents. <i>Pelanggan mudah memahami dan lebih suka menggunakan agen yang berpengalaman.</i>	1	2	3	4	5	6
9.	Experience agents with appropriate agency channel influences agency adoption. <i>Agensi yang berpengalaman dari saluran agensi yang betul mudah mempengaruhi penerimaan agensi.</i>	1	2	3	4	5	6
10.	Experience, proximity and accessibility bring success impact to adoption of agent banking. <i>Pengalaman, jarak berdekatan dan aksesibiliti memberi kejayaan kepada penggunaan agensi perbankan.</i>	1	2	3	4	5	6
11.	Agent core business attribute to the amount of float of an agency banking. <i>Perniagaan utama agen mempengaruhi jumlah wang agensi perbankan.</i>	1	2	3	4	5	6
12.	Agent core business influence people use banking agencies. <i>Perniagaan utama agen mempengaruhi orang ramai menggunakan agensi perbankan.</i>	1	2	3	4	5	6
13.	Opening hours longer bring attribute to the frequency of use agency banking. <i>Waktu operasi mempengaruhi kekerapan penggunaan agensi perbankan.</i>	1	2	3	4	5	6

SECTION D BAHAGIAN D								
Listed below are several statements that represent the infrastructure cost BSN. Please indicate your level of agreement for each of the following statements.								
<i>Disenaraikan di bawah adalah beberapa kenyataan berkaitan kos infrastruktur BSN. Sila nyatakan tahap persetujuan anda pada setiap pernyataan berikut.</i>								
Strongly Disagree Sangat Tidak Setuju	Disagree Tidak Setuju	Slightly Disagree Tidak Berapa Setuju	Slightly Agree Agak Setuju	Agree Setuju	Strongly Agree Sangat Setuju			
1	2	3	4	5	6			
SCALE (SKALA)								
			1	2	3	4		
			5	6				
1.	The infrastructure of the operational cost by bank improves the performance of your bank. <i>Infrastruktur kos untuk operasi meningkatkan operasi bank anda.</i>		1	2	3	4	5	6
2.	Agency banking influence on reducing infrastructure cost of your bank. <i>Pengaruh agensi perbankan mengurangkan kos infrastruktur bank anda.</i>		1	2	3	4	5	6
3.	Bank invests in agent banking improve the performance of your bank. <i>Pelabutan ke atas agensi perbankan meningkatkan prestasi bank anda.</i>		1	2	3	4	5	6

(Continued)

4.	The bank invests in agent banking to strengthening the financial infrastructure for electronic transactions. <i>Pelaburan bank dalam agensi perbankan untuk mengukuhkan infrastruktur kewangan bagi transaksi elektronik.</i>	1	2	3	4	5	6
5.	The bank invests in the product cost structure of agent banking will improve the performance of your bank. <i>Pelaburan bank dalam struktur produk agensi perbankan akan meningkatkan prestasi bank anda.</i>	1	2	3	4	5	6
6.	The bank invests in agent banking to reduce the cost of renting building/ operating new branches. <i>Pelaburan bank dalam agensi perbankan bagi mengurangkan kos penyewaan bangunan / pembukaan cawangan baru.</i>	1	2	3	4	5	6



UUM
Universiti Utara Malaysia

SECTION E								
BAHAGIAN E								
Listed below are several statements that represent the security of BSN. Please indicate your level of agreement for each of the following statements.								
<i>Disenaraikan di bawah adalah beberapa kenyataan berkaitan elemen keselamatan di BSN. Sila nyatakan tahap persetujuan anda pada setiap pernyataan berikut.</i>								
Strongly Disagree Sangat Tidak Setuju	Disagree Tidak Setuju	Slightly Disagree Tidak Berapa Setuju	Slightly Agree Agak Setuju	Agree Setuju	Strongly Agree Sangat Setuju			
1	2	3	4	5	6			
SCALE (SKALA)								
1	2	3	4	5	6			
1.	My bank provides a risk assessment framework that has processes for risk identification. <i>Bank saya menyediakan rangka kerja penilaian risiko untuk mengenal pasti risiko.</i>		1	2	3	4	5	6
2.	My bank provides a risk assessment framework that has processes for risk analysis. <i>Bank saya menyediakan rangka kerja penilaian risiko untuk menganalisa risiko.</i>		1	2	3	4	5	6
3.	My bank provides a risk assessment framework that has processes for risk response. <i>Bank saya menyediakan rangka kerja yang mempunyai proses tindak balas risiko.</i>		1	2	3	4	5	6
4.	My bank provides a risk assessment framework that has limits for risk tolerances. <i>Bank saya menyediakan rangka kerja penilaian risiko yang mempunyai had toleransi risiko.</i>		1	2	3	4	5	6

(Continued)

5.	My bank provides a risk assessment framework that has means for discussion of risk severity. <i>Bank saya menyediakan rangka kerja penilaian risiko yang mempunyai cara untuk membincangkan keprihatinan mengenai risiko.</i>	1	2	3	4	5	6
6.	My bank keeping documentation of the assessment. <i>Bank saya menyimpan dokumen bagi penilaian.</i>	1	2	3	4	5	6
7.	My bank has a proactive as well as reactive risk assessment system. <i>Bank saya mempunyai sistem penilaian risiko yang proaktif dan juga reaktif.</i>	1	2	3	4	5	6
8.	My bank will be using rules, regulations and procedures to control risks. <i>Bank saya menggunakan peraturan, undang-undang dan prosedur untuk mengawal risiko.</i>	1	2	3	4	5	6
9.	Risk assessment process must be a comprehensive ongoing process. <i>Proses penilaian risiko semestinya proses yang berterusan.</i>	1	2	3	4	5	6
10.	Client protection regulation improved. <i>Peraturan perlindungan bagi klien mestilah bertambah baik.</i>	1	2	3	4	5	6
11.	Improved regulation and supervision of agency banking. <i>Pengawalan dan penyediaan agensi perbankan perlu penambahbaikan.</i>	1	2	3	4	5	6
12.	Prudential regulation and supervision (in general). <i>Peraturan dan pengawasan yang prudential (secara umum).</i>	1	2	3	4	5	6
13.	Collateral and secured transactions reforms. <i>Pembaharuan transaksi cagaran dan bercagar.</i>	1	2	3	4	5	6
14.	My bank implementing self – regulation on the agent with guidance from the Central Bank (BNM). <i>Bank saya melaksanakan peraturan bagi agensi perbankan dengan pantauan dari Bank Pusat (BNM).</i>	1	2	3	4	5	6

(Continued)

15.	Adequate regulatory framework for agency banking. <i>Rangka kerja kawal selia yang mencukupi untuk agensi perbankan.</i>	1	2	3	4	5	6
16.	Adequate for client protection. <i>Perlindungan pelanggan yang mencukupi.</i>	1	2	3	4	5	6
17.	Legal infrastructure guidance from Central Bank (BNM). <i>Panduan infrastruktur undang-undang dari Bank Pusat (BNM).</i>	1	2	3	4	5	6
18.	Good in internal control support with the system. <i>Kawalan dalaman yang baik dengan sistem.</i>	1	2	3	4	5	6
19.	Financial regulatory priorities. <i>Keutamaan pengawal selian kewangan.</i>	1	2	3	4	5	6
20.	Strong support interest by providers (bank) and policy makers. <i>Kepentingan sokongan yang kuat dari pembekal (bank) dan pembuat dasar.</i>	1	2	3	4	5	6
21.	Monitoring activities provide for timely reporting of deficiencies. <i>Pemantauan aktiviti menyediakan ketepatan pelaporan yang kekurangan.</i>	1	2	3	4	5	6
22.	Monitoring activities provide for means of ascertaining whether all internal control components are present and functioning. <i>Aktiviti pemantuan menyediakan cara menentukan semua komponen kawalan dalam yang terkini dan kegunaannya.</i>	1	2	3	4	5	6
23.	Monitoring activities provide for reporting of serious matters to senior management. <i>Aktiviti pemantuan bagi penyediaan laporan yang serius ke pihak pengurusan.</i>	1	2	3	4	5	6
24.	Monitoring activities provide for means of addressing the effectiveness of internal control components. <i>Aktiviti pemantauan bagi penyediaan menandatangani keberkesanan komponen kawalan dalaman.</i>	1	2	3	4	5	6
25.	Monitoring activities provide means of building on-going evaluation into routine operations. <i>Aktiviti pemantauan menyediakan cara penilaian berterusan didalam rutin operasi.</i>	1	2	3	4	5	6




SECTION F BAHAGIAN F									
Listed below are several statements that represent customer protection of BSN. Please indicate your level of agreement for each of the following statements.									
<i>Disenaraikan di bawah adalah beberapa kenyataan berkaitan perlindungan pelanggan di BSN. Sila nyatakan tahap persetujuan anda pada setiap pernyataan berikut.</i>									
Strongly Disagree Sangat Tidak Setuju	Disagree Tidak Setuju	Slightly Disagree Tidak Berapa Setuju		Slightly Agree Agak Setuju	Agree Setuju	Strongly Agree Sangat Setuju			
1	2	3		4	5	6			
SCALE (SKALA)									
				1	2	3			
				4	5	6			
1.	My bank provided equitable and fair treatment to a customer that using agent banking. <i>Bank saya menyediakan hak yang sama kepada pelanggan yang menggunakan agensi perbankan.</i>			1	2	3	4	5	6
2.	My bank has the highest level of principles of disclosure and transparency under bank customer protection. <i>Bank saya mempunyai tahap asas penzahiran dan ketelusan di bawah hak perlindungan pelanggan bank.</i>			1	2	3	4	5	6
3.	My bank giving training and knowledge of financial education and awareness to their employees on important on protecting bank customer. <i>Bank saya memberikan latihan dan pengetahuan tentang pendidikan kewangan dan kesedaran kepada kakitangan mengenai kepentingan perlindungan pelanggan.</i>			1	2	3	4	5	6

(Continued)

4.	My bank stress on the behaviour and work ethic to the employees in giving good services and protect bank customers. <i>Bank saya menekankan tingkah laku dan etika kepada kakitangan di dalam memberi perkhidmatan yang baik dan melindungi pelanggan bank.</i>	1	2	3	4	5	6
5.	My bank has specific provisions that restrict in protecting customer against fraud. <i>Bank saya mempunyai peruntukan tertentu bagi melindungi pelanggan dari penipuan.</i>	1	2	3	4	5	6
6.	My bank has specific provisions that restrict in protecting customer privacy. <i>Bank saya mempunyai peruntukan tertentu mengawal privasi perlindungan pelanggan.</i>	1	2	3	4	5	6
7.	My bank is giving frequent training to employees in handling any complaints regarding the customer protection. <i>Bank saya memberi latihan yang kerap kepada kakitangan di dalam menangani sebarang aduan mengenai perlindungan pelanggan.</i>	1	2	3	4	5	6
8.	My bank protects the customer from any competition from other competitors. <i>Bank saya melindungi pelanggan dari sebarang persaingan dari pesaing lain.</i>	1	2	3	4	5	6
9.	My bank protects customer information from third parties. <i>Bank saya melindungi maklumat pelanggan daripada pihak ketiga.</i>	1	2	3	4	5	6
10.	My bank follows the regulation under the Central Bank on avoiding any conflict of interest between the customer protection regulation and agency bank. <i>Bank saya mengikuti peraturan di bawah Bank Negara untuk mengelakkan sebarang konflik peraturan untuk perlindungan pelanggan dan bank agensi.</i>	1	2	3	4	5	6

- THE END, THANK YOU -

Appendix B: Letter Approval from UUM to Collect Data and Survey

	OTHMAN YEOP ABDULLAH GRADUATE SCHOOL OF BUSINESS Universiti Utara Malaysia 06010 UUM SINTOK KEDAH DARUL AMAN MALAYSIA	 UUM Universiti Utara Malaysia
Tel.: 604-928 7101/7113/7130 Faks (Fax): 604-928 7160 Laman Web (Web): www.oyagsb.uum.edu.my		
"MUAFAKAT KEDAH"		
TO WHOM IT MAY CONCERN		UUM/OYAGSB/R-4/4/1 13 September 2016
Dear Sir/Madam,		
LETTER OF RECOMMENDATION FOR DATA COLLECTION AND RESEARCH WORK		
This is to certify that Bahiah Binti A. Malek (Matric No: 94697) is a student of Othman Yeop Abdullah Graduate School of Business, Universiti Utara Malaysia pursuing her Doctor of Management. She is conducting a research entitled "Moderating Effect of Agent Characteristics on Financial Inclusion Performance of BSN" under the supervision of Prof. Dr. Shahimi bin Mohtar.		
In this regard, we hope that you could kindly provide assistance and cooperation for her to successfully complete the research. All the information gathered will be strictly used for academic purposes only.		
Your cooperation and assistance is very much appreciated.		
Thank you.		
"BERKHIDMAT UNTUK NEGARA" "ILMU, BUDI, BAKTI"		
Yours faithfully,		
 ROZITA BINTI RAMLI Assistant Registrar for Dean Othman Yeop Abdullah Graduate School of Business		
c.c - Supervisor - Student's File (94697)		

Appendix C: Letter Approval from Human Resource BSN on Collecting Data and Survey

	<small>Wisma BSN 117, Jalan Ampang 50450 Kuala Lumpur Malaysia</small>	<small>T 03 2028 3222 F 03 2163 6376</small>
---	--	--

BN / BSM / PSR / 42 Jld 12 (13)

23 September 2016

PUAN BAHIAH BINTI MALEK
Dewan Penginapan Pelajar
Block C, No. 106
Treadwinds UUM
Universiti Utara Malaysia
06010 UUM Sintok
KEDAH

Puan

PERMOHONAN UNTUK MENDAPATKAN DATA & TUJUAN SOAL SELIDIK BAGI PENGAJIAN PHD INDUSTRI (DR. MANAGEMENT)

Pemohonan Puan melalui e-mel bertarikh 21 September 2016 untuk mendapatkan maklumat dan data bagi menyiapkan thesis yang bertajuk "*The Moderating Effect Of Agent Banking Network On The Performance Of BSN (Non-Financial)*" adalah diluluskan.

Berikut ialah maklumat mengikut Jabatan / Bahagian :-

Bil.	Bahagian	Jumlah Kakitangan
1	Ejen Bank Berdaftar (EBB) – Jabatan Operasi Perbankan	9
2	Ejen Bank Berdaftar - Jabatan Peruncitan & Pemiagaan Komuniti	13
3	Ejen Bank Berdaftar (Negeri)	89
4	Bahagian Pusat Panggilan (EBB)	16
5	Bahagian Operasi (Negeri)	2611
6	Jabatan Audit	48
7	Jabatan Pematuhan (Ibu Pejabat)	28
8	Bahagian Pematuhan (Negeri)	46

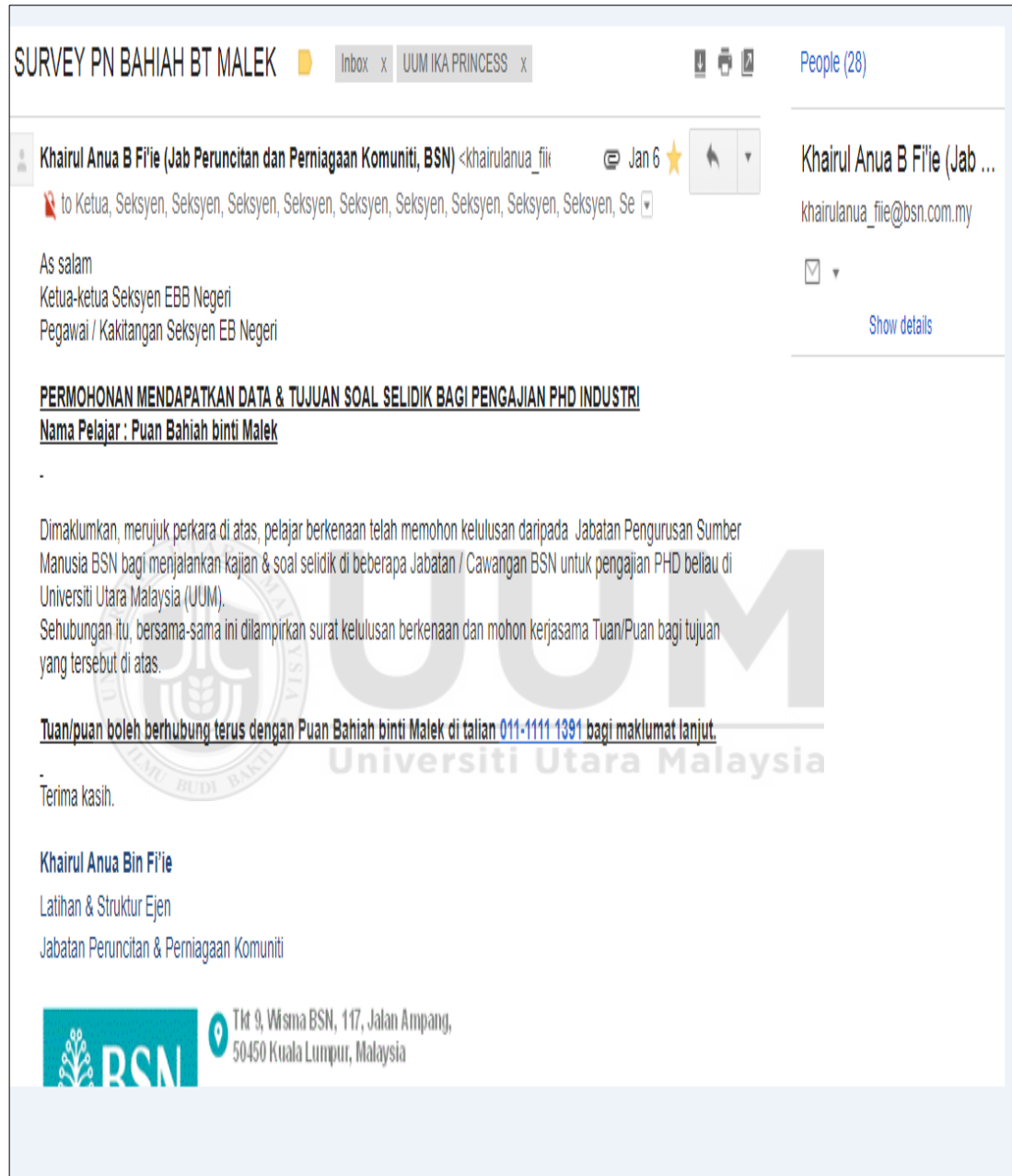
Walaupun bagaimanapun, maklumat yang Puan perolehi adalah tertakluk kepada kerahsiaan BSN dan hanya terhad digunakan bagi tujuan yang dinyatakan sahaja.

Sekian,


MOHAMAD KAMAL HANAFIAH BIN ABDUL KARIM
Pengurus (Perancangan Strategik)
Jabatan Pengurusan Sumber Manusia

MOH/RS/241/HRH

Appendix D: Email from Head Department of Banking Beyond Branches to States and Department Selected



Appendix E: Letter to the Head of Department (HQ and States)

Bahiah Binti A Malek
Dewan Penginapan Pelajar
Blok C, No.106
Treadwinds UUM
Universiti Utara Malaysia
06010 UUM Sintok
KEDAH

27 Disember 2016

Encik Eddie Affendi Mokhtar
Ketua Seksyen EBB Negeri,
Tingkat Bawah,
Wisma BSN,
117 Jalan Ampang,
50450 **Kuala Lumpur**

Tuan / Puan

KAJIAN SOAL SELIDIK BAGI PENGAJIAN PHD INDUSTRI (DOKTOR PENGURUSAN)

Perkara diatas adalah dirujuk.

Saya, Bahiah binti A Malek adalah pelajar sepenuh masa bagi pengajian PhD Industri (Dr. Pengurusan) di Universiti Utara Malaysia.

Di sini saya sertakan surat kebenaran dari Bahagian Sumber Manusia yang membenarkan saya untuk menghantar kajian soal selidik bagi setiap bahagian (Negeri) yang berhubung kait secara langsung dengan kajian saya iaitu Ejen Bank Berdaftar , Bahagian Pematuhan dan juga Bahagian Operasi. Sila rujuk lampiran A yang disertakan.

Mohon kerjasama dari pihak tuan/ puan untuk mengembalikan kajian soal selidik selewat-lewatnya pada **16 Januari 2017**. Saya dahului dengan berbanyak terima diatas kerjasama dan bantuan.

Yang benar

bahiahamalek

Bahiah Binti A. Malek

Email: bahiah21@gmail.com (H/Phone: 011-11111391)

NEGERI	EJEN BANK BERDAFTAR	PEMATUHAN	OPERASI	JUMLAH
IBU PEJABAT (EBB)	1	-	-	1
PEMATUHAN	-	3	-	3
JOHOR	7	4	33	40
KEDAH/ PERLIS	6	4	22	32
KELANTAN	6	3	11	24
MELAKA	5	3	20	28
N. SEMBILAN	<i>“PILOT STUDY” (TELAH DIJALANKAN PADA OKTOBER 2016)</i>			
PAHANG	6	3	19	28
PERAK	7	4	33	44
PULAU PINANG	4	3	17	24
SABAH	14	3	19	36
SARAWAK	10	5	13	28
SELANGOR	6	4	38	48
TERENGGANU	7	3	14	24
W. PERSEKUTUAN	6	4	30	40
JUMLAH	91	41	397	400

Appendix F: Questionnaires Received by POS Courier (States and HQ)

POS Laju Nota Kiriman Domestik Pos Laju (Contract Customer Only)

Walaupun DIMELENGKAN PERI DAWAT KERING HITAM ATAU BIRU SAMAJA

1 Pengirim (Sender)
 No. Akaun (Pelanggan Kontrak) 8800474419
 Account No. (Contract Customer)
 Nama (Name) BANK SIMPANAN NASIONAL
 Alamat (Address) CAWANGAN UTAMA PERAK
 JALAN PANGlima BUKIT GANTANG WAHAB
 IPOH PERAK
 Bandar (City) Negeri (State)
 Poskod (Postcode) 30000 Tel/Email (Tel/Email)

2 Penerima (Receiver)
 Nama & Alamat (Name & Address) BAYAH BINTI A. MALEK
 DEWAN PENGINAPAN PELAJAR
 BLOK C. NO. 106 TREADWINDS
 UUM UNIVERSITI UTARA MALAYSIA
 Bandar (City) KEDAH
 Negeri (State)
 Tel/Email (Tel/Email)

Poskod Penerima (Receiver Postcode) 06010

(Sila kosongkan ruangan ini)

Sila gunakan nombor di bawah untuk menyemak status kiriman menerusi laman web Pos Laju di www.poslaju.com.my atau hubungi (Pos Laju) di 1-300-300-300

EN 29 826 095 2MY

3 Keterangan Kandungan (Description of Contents)

No.	Item	Nilai (Value)-RM

4 Pengakuan (Declaration)
 Saya mengaku bahawa semua maklumat yang diberi adalah benar dan betul serta menerima Terma & Syarat perkhidmatan Pos Laju.
 (I hereby certify that all information provided by me is true and I agreed to accept Pos Laju services Terms & Conditions.)

Insurans (Insurance)
 Ya (Yes) ☐ Nilai Insurans (Insured Value)
 Kastam (Customs)
 Nilai diisytiharkan untuk Kastam (Declared Value for Customs)
 Kod Tarif (Tariff Code)

Tandatangan (Signature) Tarikh (Date)

Pejabat Asal (Origin Office)
 Pejabat Tujuan/Destinas (Destination Office)

Poskod Penerima (Receiver Postcode) 06010

(Sila kosongkan ruangan ini)

PERAK

POS Laju Nota Kiriman Domestik Pos Laju (Contract Customer Only)

Walaupun DIMELENGKAN PERI DAWAT KERING HITAM ATAU BIRU SAMAJA

1 Pengirim (Sender)
 No. Akaun (Pelanggan Kontrak) 8800474370
 Account No. (Contract Customer)
 Nama (Name) BANK SIMPANAN NASIONAL - CAW UTAMA JOHOR
 Alamat (Address) WISMA MARIA
 JALAN NGEE HENG
 JOHOR BAHRU
 Bandar (City) Negeri (State)
 Poskod (Postcode) 80000 Tel/Email (Tel/Email)

2 Penerima (Receiver)
 Nama & Alamat (Name & Address) BAYAH BINTI A. MALEK
 DEWAN PENGINAPAN PELAJAR (DPP)
 BLOK C. NO. 106 TREADWINDS UUM
 UNIVERSITI UTARA MALAYSIA
 Bandar (City) KEDAH
 Negeri (State)
 Tel/Email (Tel/Email)

Poskod Penerima (Receiver Postcode) 06010

(Sila kosongkan ruangan ini)

Sila gunakan nombor di bawah untuk menyemak status kiriman menerusi laman web Pos Laju di www.poslaju.com.my atau hubungi (Pos Laju) di 1-300-300-300

EN 82 643 585 4MY

3 Keterangan Kandungan (Description of Contents)

No.	Item	Nilai (Value)-RM

4 Pengakuan (Declaration)
 Saya mengaku bahawa semua maklumat yang diberi adalah benar dan betul serta menerima Terma & Syarat perkhidmatan Pos Laju.
 (I hereby certify that all information provided by me is true and I agreed to accept Pos Laju services Terms & Conditions.)

Insurans (Insurance)
 Ya (Yes) ☐ Nilai Insurans (Insured Value)
 Kastam (Customs)
 Nilai diisytiharkan untuk Kastam (Declared Value for Customs)
 Kod Tarif (Tariff Code)

Tandatangan (Signature) Tarikh (Date)

Pejabat Asal (Origin Office)
 Pejabat Tujuan/Destinas (Destination Office)

Poskod Penerima (Receiver Postcode) 06010

(Sila kosongkan ruangan ini)

JOHOR BAHRU

POS Laju Nota Kiriman Domestik Pos Laju (Contract Customer Only) Pelanggan Kontrak Sahaja (Contract Customer Only)

Sila gunakan nombor di bawah untuk menyenaraikan status kiriman melalui laman web Pos Laju di www.poslaju.com.my atau hubungi (Pos Laju) di 1-300-300-300

ED 31 047 269 1MY

1 Pengirim (Sender)

No. Akaun (Pelanggan Kontrak) / Account No. (Contract Customer): 4500923585

Nama (Name): BANK SIMPANAN NASIONAL

Alamat (Address): JABATAN PENGURUSAN SUMBER MANUSIA

TINGKAT 15, WISMA BSN

117 JALAN AMPANG, 50250 KUALA LUMPUR.

Bandar (City): Negeri (State):

Poskod (Postcode): Tel/Emel (Tel/Email):

2 Penerima (Receiver)

Nama & Alamat (Name & Address): PUAN BAHIAH BINTI A MALEK

DEWAN PENGINAPAN PELAJAR

Bandar (City): BLOK C, NO. 106, TREADWINDS UUM, SINTOK

Negeri (State): KEDAH

Tel/Emel (Tel/Email): 011-1111391

Poskod Penerima (Receiver Postcode): 06010

3 Keterangan Kandungan (Description of Contents)

No. Item: Nilai (Value)-RM:

Insuran (Insurance): Ya (Yes) / Tidak (No) / Nilai Insuran (Insured Value):

Kastam (Customs): Nilai diisytiharkan untuk Kastam (Declared Value for Customs): Kod Tariff (Tariff Code):

4 Pengakuan (Declaration)

Saya mengaku bahawa semua maklumat yang diberikan adalah benar dan bersetuju menerima Terma & Syarat perkhidmatan Pos Laju. (I hereby certify that all information provided by me is true and I agreed to accept Pos Laju services Terms & Conditions.)

Tandatangan (Signature): Tarikh (Date):

Pejabat Asal (Origin Office): Pejabat Tujuan/Destinas (Destination Office):

HQ COMPLIANCE DPT.

POS Laju Nota Kiriman Domestik Pos Laju (Contract Customer Only) Pelanggan Kontrak Sahaja (Contract Customer Only)

Sila gunakan nombor di bawah untuk menyenaraikan status kiriman melalui laman web Pos Laju di www.poslaju.com.my atau hubungi (Pos Laju) di 1-300-300-300

EN 81703 249 4MY

1 Pengirim (Sender)

No. Akaun (Pelanggan Kontrak) / Account No. (Contract Customer): 8800474435

Nama (Name): BANK SIMPANAN NASIONAL

Alamat (Address): NO. 13, JLN MACALISTER

GEORGETOWN

PENANG

Bandar (City): Negeri (State):

Poskod (Postcode): 10400 Tel/Emel (Tel/Email):

2 Penerima (Receiver)

Nama & Alamat (Name & Address): BAHIAH BINTI A MALEK

DEWAN PENGINAPAN PELAJAR BLOK C

NO 106 TREADWINDS UUM, UNIVERSITI UTARA

Bandar (City): SINTOK

Negeri (State): KEDAH

Tel/Emel (Tel/Email): 0111111391

Poskod Penerima (Receiver Postcode): 06010

3 Keterangan Kandungan (Description of Contents)

No. Item: 1 booklet Nilai (Value)-RM: -

Insuran (Insurance): Ya (Yes) / Tidak (No) / Nilai Insuran (Insured Value):

Kastam (Customs): Nilai diisytiharkan untuk Kastam (Declared Value for Customs): Kod Tariff (Tariff Code):

4 Pengakuan (Declaration)

Saya mengaku bahawa semua maklumat yang diberikan adalah benar dan bersetuju menerima Terma & Syarat perkhidmatan Pos Laju. (I hereby certify that all information provided by me is true and I agreed to accept Pos Laju services Terms & Conditions.)

Tandatangan (Signature): Tarikh (Date):

Pejabat Asal (Origin Office): Pejabat Tujuan/Destinas (Destination Office):

3.94kg

PULAU PINANG

POS Laju Nota Kiriman Domestik Pos Laju
Domestic Pos Laju Consignment Note

Pengirim (Sender)
No. Akaun (Pelanggan Kontrak) 8860410986
Account No. (Contract Customer)
Nama (Name) KUZIAN BIN MOHAMMAD
Alamat (Address) Wisma DUN SABAH
Bandar (City) KK Negeri (State) SABAH
Poskod (Postcode) 88600 Tel/E-mel (Tel/E-mail) 011-8782176

Penerima (Receiver)
Nama & Alamat (Name & Address) BAKIAH BINTI MALEK DRWA
N PENGINAPAN PEL. BLOK C
NO 106 UUM
Bandar (City) SINTOK Universiti Utara Malaysia
Negeri (State) PERAK
Tel/E-mel (Tel/E-mail) 011-1111391

Poskod Penerima (Receiver Postcode) 06010

Pelanggan Kontrak Sahaja (Contract Customer Only)

EN 33 186 163 5MY

Keterangan Kandungan (Description of Contents)
No. Item Nilai (Value)-RM
1 Dokumen

Pengakuan (Declaration)
Saya mengaku bahawa semua maklumat yang diberi adalah benar dan bersetuju menerima Terma & Syarat perkhidmatan Pos Laju.
(I hereby certify that all information provided by me is true and I agreed to accept Pos Laju services Terms & Conditions.)
Tandatangan (Signature) 3/11/17 Tarikh (Date)

Insuran (Insurance)
Ya (Yes) ☐ Tidak (No) ☒ Nilai Insuran (Insured Value)
Kastam (Customs)
Nilai diisytiharkan untuk Kastam (Declared Value for Customs)
Kod Tariff (Tariff Code)

Pejabat Asal (Origin Office)
Pejabat Tujuan (Destination Office)

SABAH

NATIONWIDE EXPRESS Company No: 133086-M

90879592-114499

W/Persekutuan

CONSIGNMENT NOTE (NON-NEGOTIABLE)

TEL NO. (MANDATORY)	ACCOUNT NO.	TEL NO. (MANDATORY)	TOWN/CITY
011-1234567		011-1234567	PERAK

IKOBANA.COM SDN BHD
EDDIE EFFENDI HT BUKITAR
BANDAR IMPERIAL KUALA, BUKITAR
JALAN BERSEKUTAN K.L., CAJAL MUKIM K.L.,
TJ 17 JLN IMPERIAL 50420 K.L.

NAME: DEPT: SENDER REFERENCE: DATE: ATTENTION: POSTCODE: 06010

PAYMENT OF CHARGES CASH/ CREDIT BILL COURIER CHARGES TO: <input checked="" type="checkbox"/> SENDER <input type="checkbox"/> RECEIVER <input type="checkbox"/> THIRD PARTY THIRD PARTY COMPANY NAME: RC / 3RD PARTY ACCOUNT NO:	DUTY & TAXES CASH ON DELIVERY: SPECIFY CURRENCY:	SHIPMENT INFORMATION DOCUMENT <input type="checkbox"/> PARCEL <input checked="" type="checkbox"/> NBR OF PCS: DIMENSION LENGTH: CM WIDTH: CM HEIGHT: CM WEIGHT: KG GM RECEIVED IN GOOD CONDITION SIGNATURE/COMPANY'S STAMP
INSURANCE COVERAGE PLEASE PURCHASE THROUGH www.nationcover.com OR CALL 1300 222 777		

RECEIVED BY NATIONWIDE'S EMPLOYEE
NAME: ID NO: DATE: TIME: AM PM

DANGEROUS GOODS
Does this consignment contain any dangerous goods? If yes, please call our Customer Service. Yes ☐ No ☒

By the terms and conditions, with Nationwide Express Courier Services Limited and its group of subsidiaries the sender agrees to be bound by the terms and conditions printed on the reverse side of the sender's copy. This non-negotiable consignment note is subject to transport conditions of carriage shown on the reverse side. Subject to the said standard conditions of carriage the maximum liability of the carrier shall not be liable for incidental or consequential damages in the carriage of the shipment.

KINDLY RETAIN SENDER'S COPY FOR YOUR REFERENCE. NOTE: SENDER IS LIABLE IF RECEIVER/3RD PARTY FAILS TO PAY FOR REVERSE CHARGE TRANSACTIONS.

URL: www.nationwide2u.com

W. PERSEKUTUAN

POS Laju

Nota Kiriman
Domestik Pos Laju
Domestic Pos Laju Consignment Note

Pelanggan Kontrak Sahaja
(Contract Customer Only)

Sila gunakan nombor di bawah untuk menyemak status kiriman menerusi laman web Pos Laju di
www.poslaju.com.my atau hubungi (Pos Laju) di 1-300-300-300

*WAJIB DIISI MENGGUNAKAN PEN DAKWAT KERING HITAM ATAU BIRU SAHAJA

1 Pengirim (Sender)

No. Akaun (Pelanggan Kontrak)

Account No. (Contract Customer)

Nama (Name)

MUHAMMAD ROSMAN HASHIM

Alamat (Address)

BANK SIMPANAN NASIONAL
CAWANGAN KELANTAN
JUN. PINU PONG

Bandar (City)

KOTA BHARU

Negeri (State)

KELANTAN

Poskod (Postcode)

15710

Tel/Emel (Tel/Email)

013-9030777

2 Penerima (Receiver)

Nama & Alamat (Name & Address)

BAHIAH BT A MALEK
DEWAN PENGINAPAN PELAJAR
BLOCK C NO 106, TREADWINDS UUM

Bandar (City)

UNIVERSITI UTARA MALAYSIA

Negeri (State)

SINTOK, KEPAH

Tel/Emel (Tel/Email)

011-1111391

Poskod Penerima
(Receiver Postcode)

06010

EN 21 066 905 5MY



3 Keterangan Kandungan (Description of Contents)

No. Item Nilai (Value)-RM

Insuran (Insurance)

Ya (Yes) Nilai Insuran (Insured Value)

Kastam (Customs)

Nilai diisytihar untuk Kastam
(Declared Value for Customs)

Kod Tariff (Tariff Code)

4 Pengakuan (Declaration)

Saya mengaku bahawa semua maklumat
yang diberi adalah benar dan bersetuju
menerima Terma & Syarat perkhidmatan
Pos Laju.
(I hereby certify that all information provided by
me is true and I agreed to accept Pos Laju
services Terms & Conditions.)

Tandatangan (Signature)

Tarikh (Date)

Pejabat Asal (Origin Office)

Pejabat Tujuan (Destination Office)

KELANTAN

POS Laju

Nota Kiriman
Domestik Pos Laju
Domestic Pos Laju Consignment Note

Untuk Prabayar Sahaja
(For Prepaid Only)

Sila gunakan nombor di bawah untuk menyemak status kiriman menerusi laman web Pos Laju di
www.poslaju.com.my atau hubungi (Pos Laju) di 1-300-300-300

*WAJIB DIISI MENGGUNAKAN PEN DAKWAT KERING HITAM ATAU BIRU SAHAJA

1 Pengirim (Sender)

Nama (Name)

ROMZI BIN HS MD YUSOF

Alamat (Address)

BANK SIMPANAN NASIONAL
LOT 779 JALAN MUNSAH ABDULLAH

Bandar (City)

MELAKA

Negeri (State)

MELAKA

Poskod (Postcode)

75100

Tel/Emel (Tel/Email)

012 6115961

2 Penerima (Receiver)

Nama & Alamat (Name & Address)

BAHIAH BINTI A MALEK
DEWAN PENGINAPAN PELAJAR
BLOCK C NO. 106 TREADWINDS UUM

Bandar (City)

UNIVERSITI UTARA MALAYSIA

Negeri (State)

SINTOK, KEPAH

Tel/Emel (Tel/Email)

011-1111391

Poskod Penerima
(Receiver Postcode)

06010

EP 27 873 043 6MY



3 Keterangan Kandungan (Description of Contents)

No. Item Nilai (Value)-RM

Insuran (Insurance)

Ya (Yes) Nilai Insuran (Insured Value)

Kastam (Customs)

Nilai diisytihar untuk Kastam
(Declared Value for Customs)

Kod Tariff (Tariff Code)

4 Pengakuan (Declaration)

Saya mengaku bahawa semua maklumat
yang diberi adalah benar dan bersetuju
menerima Terma & Syarat perkhidmatan
Pos Laju.
(I hereby certify that all information provided by
me is true and I agreed to accept Pos Laju
services Terms & Conditions.)

Tandatangan (Signature)

Tarikh (Date)

Pejabat Asal (Origin Office)

Pejabat Tujuan (Destination Office)

(Sila kosongkan ruangan ini)

MELAKA

POS Laju Nota Kiriman Domestik Pos Laju Domestic Pos Laju Consignment Note Pelanggan Kontrak Sahaja (Contract Customer Only)

Sila gunakan nombor di bawah untuk menyemak status kiriman menerusi laman web Pos Laju di www.poslaju.com.my atau hubungi (Pos Laju) di 1-300-300-300

#WAJIB DIISI MENGGUNAKAN PEN DAKWAT KERING HITAM ATAU BIRU SAHAJA

1 Pengirim (Sender)

No. Akaun (Pelanggan Kontrak) / Account No. (Contract Customer): 0000474400

Nama (Name): BANK SIMPANAN NASIONAL

Alamat (Address): CAWANGAN UTAMA SELANGOR
LOF 02-26 & 02-28
TINGKAT 2, KOMPLEKS PKNS
SHAH ALAM, SELANGOR

Bandar (City): SHAH ALAM, SELANGOR

Poskod (Postcode): 40000 Tel/Emel (Tel/Email):

2 Penerima (Receiver)

Nama & Alamat (Name & Address): Baniah bt A. Malek
DEWAN PENGINAPAN PELAJAR
BLDR C, NO 106 TREADWINS
UUM, UNIV. UTARA MALAYSIA
Bandar (City): UUM, SINGAR
Negeri (State): KEDAH

Tel/Emel (Tel/Email): 011-1111391

Poskod Penerima (Receiver Postcode): 06010

(Sila kosongkan ruangan ini)

3 Keterangan Kandungan (Description of Contents)

No.*	Item*	Nilai (Value)-RM*
Insuran (Insurance)		
Ya (Yes)	Nilai Insuran (Insured Value)	
Kastam (Customs)		
Nilai diisytiharkan untuk Kastam (Declared Value for Customs)		
Kod Tariff (Tariff Code)		

4 Pengakuan (Declaration)

Saya mengaku bahawa semua maklumat yang diberi adalah benar dan bersetuju menerima Terma & Syarat perkhidmatan Pos Laju.
(I hereby certify that all information provided by me is true and I agree to accept Pos Laju services Terms & Conditions.)

Tandatangan (Signature): [Signature] Tarikh (Date): 3/2/13

Pejabat Asal (Origin Office): [] [] [] [] [] [] [] []

Pejabat Tujuan/Destinas (Destination Office): [] [] [] [] [] [] [] []

EN 30 717 718 1MY

SELANGOR

POS Laju Nota Kiriman Domestik Pos Laju Domestic Pos Laju Consignment Note Pelanggan Kontrak Sahaja (Contract Customer Only)

Sila gunakan nombor di bawah untuk menyemak status kiriman menerusi laman web Pos Laju di www.poslaju.com.my atau hubungi (Pos Laju) di 1-300-300-300

#WAJIB DIISI MENGGUNAKAN PEN DAKWAT KERING HITAM ATAU BIRU SAHAJA

1 Pengirim (Sender)

No. Akaun (Pelanggan Kontrak) / Account No. (Contract Customer): 0000474400

Nama (Name): BANK SIMPANAN NASIONAL

Alamat (Address): CAWANGAN UTAMA SELANGOR
LOF 02-26 & 02-28
TINGKAT 2, KOMPLEKS PKNS
SHAH ALAM, SELANGOR

Bandar (City): SHAH ALAM, SELANGOR

Poskod (Postcode): 40000 Tel/Emel (Tel/Email):

2 Penerima (Receiver)

Nama & Alamat (Name & Address): Baniah bt A. Malek
DEWAN PENGINAPAN PELAJAR
BLDR C, NO 106 TREADWINS
UUM, UNIV. UTARA MALAYSIA
Bandar (City): UUM, SINGAR
Negeri (State): KEDAH

Tel/Emel (Tel/Email): 011-1111391

Poskod Penerima (Receiver Postcode): 06010

(Sila kosongkan ruangan ini)

3 Keterangan Kandungan (Description of Contents)

No.*	Item*	Nilai (Value)-RM*
Insuran (Insurance)		
Ya (Yes)	Nilai Insuran (Insured Value)	
Kastam (Customs)		
Nilai diisytiharkan untuk Kastam (Declared Value for Customs)		
Kod Tariff (Tariff Code)		

4 Pengakuan (Declaration)

Saya mengaku bahawa semua maklumat yang diberi adalah benar dan bersetuju menerima Terma & Syarat perkhidmatan Pos Laju.
(I hereby certify that all information provided by me is true and I agree to accept Pos Laju services Terms & Conditions.)

Tandatangan (Signature): [Signature] Tarikh (Date): 3/2/13

Pejabat Asal (Origin Office): [] [] [] [] [] [] [] []


Pejabat Tujuan/Destinas (Destination Office): [] [] [] [] [] [] [] []

EP 26 850 207 1MY

TERENGGANU



Appendix G: Approval from Industry Experts on Instruments

**bahiah amalek** <bahiah21@gmail.com>
9/20/16

to Roslee, Khairul ▾

Dear En Roslee,

Attached here the questionnaires for my pilot test which will be send to selected state that is Negeri Sembilan.

The questionnaires already had the approval from both my supervisor and language center of UUM. Need for your review . If any changes please advise and i will refer back to the committee before my final distribution to Negeri Sembilan.

Hope can get your reply soon and very much appreciated as i am out of my time frame as after the analysis of the pilot test i have to cascade to all the states and Head Quarter respondent

Yours sincerely,

Bahiah Binti A Malek
Mat.No. 94697
PhD Industrial
Full Time Student
UUM Sintok
Kedah D'Aman

People (2)
Khairul Anua B Fi'ie (Jab ...
khairulanua_file@bsn.com.my
▾
[Show details](#)

**Khairul Anua B Fi'ie (Jab Peruncitan dan Perniagaan Komuniti, BSN)** <khairulanua_file@...>
9/20/16

to me, Roslee ▾

AS salam
Has been revised. No amendments.
Can be submitted

Khairul Anua B Fi'ie
Latihan & Struktur Ejen
Jabatan Peruncitan & Perniagaan Komuniti

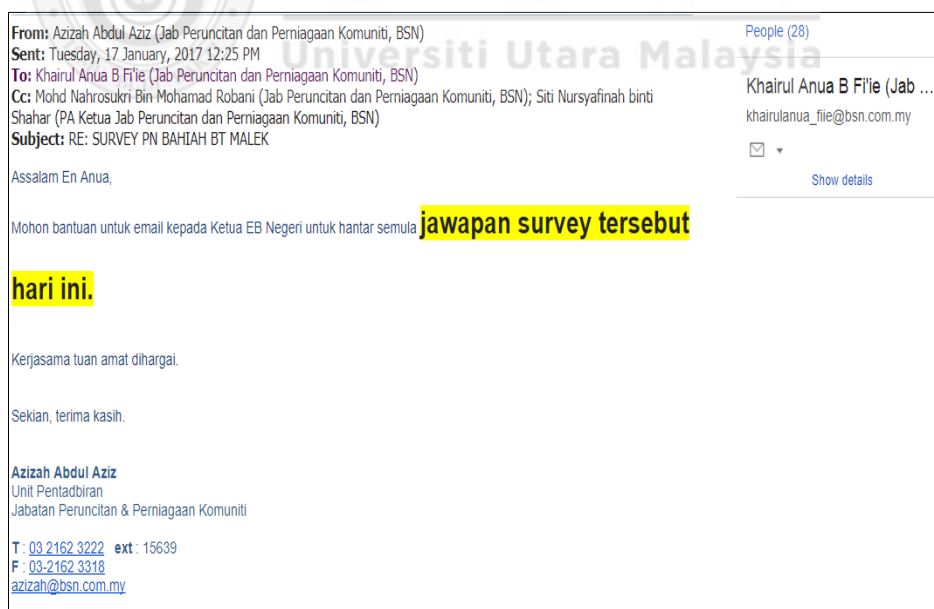


Tkt 9, Wisma BSN, 147, Jalan Ampang,
50450 Kuala Lumpur, Malaysia
03-2162 3222 ext. 15693 03-2162 3318 www.mybsn.com.my

[Show details](#)

From: bahiah amalek [mailto:bahiah21@gmail.com]
Sent: Tuesday, 20 September, 2016 11:34 AM
To: Roslee bin Misman (Jabatan Peruncitan dan Perniagaan Komuniti, BSN)
Cc: Khairul Anua B Fi'ie (Jab Peruncitan dan Perniagaan Komuniti, BSN)
Subject: Questionnaires (Agent Banking Network)

Appendix H: Reminder by Email from the Head Department of Banking Beyond Branches to States and Department



Appendix I: Result Descriptive Statistic of Participant (Demographic)

Statistics							
	Gender	Age	Position	Education Level	Experience	Banking Agent Service	Type of Service Offering
Valid	393	393	393	393	393	393	393
Missing	0	0	0	0	0	0	0

Gender					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	173	44.0	44.0	44.0
	Female	220	56.0	56.0	100.0
	Total	393	100.0	100.0	

Age				
	Frequency	Percent	Valid Percent	Cumulative Percent

	Below 20 years	1	.3	.3	.3
Valid	21-25 years	42	10.7	10.7	10.9
	26-30 years	74	18.8	18.8	29.8
	31-35 years	56	14.2	14.2	44.0
	36 and above years	220	56.0	56.0	100.0
	Total	393	100.0	100.0	

Position

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	High Management	18	4.6	4.6	4.6
	Middle Management	197	50.1	50.1	54.7
	Low Level Management	178	45.3	45.3	100.0
	Total	393	100.0	100.0	

Experience

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less and Equal to 5 years	73	18.6	18.6	18.6

Education Level		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Diploma	118	30.0	30.0	30.0
	Bachelor's Degree	81	20.6	20.6	50.6
	Master's Degree	2	.5	.5	51.1
	Others	192	48.9	48.9	100.0
	Total	393	100.0	100.0	

	6-10 years	75	19.1	19.1	37.7
	11-15 years	64	16.3	16.3	53.9
	More than 20 years	181	46.1	46.1	100.0
	Total	393	100.0	100.0	

Banking Agent Service					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Above 12 months	393	100.0	100.0	100.0

Type of Service Offering					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	All Above	393	100.0	100.0	100.0

Appendix J: Result of Missing Value Imputation

Case Processing Summary						
	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Customer Base	393	100.0%	0	0.0%	393	100.0%
INFRA_A	393	100.0%	0	0.0%	393	100.0%
RISKASSESSMENT_A	393	100.0%	0	0.0%	393	100.0%
INTERNAL_A	393	100.0%	0	0.0%	393	100.0%
PROTECTION_A	393	100.0%	0	0.0%	393	100.0%
ATTITUDE_A	393	100.0%	0	0.0%	393	100.0%
BUSINESS_A	393	100.0%	0	0.0%	393	100.0%
Transaction Volume	393	100.0%	0	0.0%	393	100.0%



UUM
Universiti Utara Malaysia

Appendix K: Factor Analysis of Infrastructure Cost

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.903
Bartlett's Test of Sphericity	Approx. Chi-Square	1985.261
	df	15
	Sig.	.000

Component Matrix ^a		Rotated Component Matrix ^a
	Component 1	
Infrastructure-1	.881	a. Only one component was extracted. The solution cannot be rotated.
Infrastructure-2	.865	
Infrastructure-3	.813	
Infrastructure-4	.903	
Infrastructure-5	.886	
Infrastructure-6	.893	
Extraction Method: Principal Component Analysis.		
a. 1 components extracted.		

Total Variance Explained						
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.584	76.397	76.397	4.584	76.397	76.397
2	.458	7.629	84.026			
3	.329	5.485	89.511			
4	.255	4.255	93.765			
5	.208	3.467	97.232			
6	.166	2.768	100.000			
Extraction Method: Principal Component Analysis.						

1. Factor Analysis of Security

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.967
Bartlett's Test of Sphericity	Approx. Chi-Square	10480.913
	df	300
	Sig.	.000

Rotated Component Matrix^a

	Component	
	1	2
Risk Assessment-1	.335	.820
Risk Assessment-2	.317	.841
Risk Assessment-3	.377	.825
Risk Assessment-4	.411	.766
Risk Assessment-5	.376	.789
Risk Assessment-6	.359	.732
Risk Assessment-7	.512	.538
Risk Assessment-8	.565	.590
Risk Assessment-9	.607	.556
Internal Control-1	.645	.522
Internal Control-2	.641	.557
Internal Control-3	.651	.533
Internal Control-4	.632	.488
Internal Control-5	.657	.435
Internal Control-6	.707	.437
Internal Control-7	.736	.430
Internal Control-8	.731	.413
Internal Control-9	.734	.450
Internal Control-10	.695	.468
Internal Control-11	.717	.446
Monitoring Activities-1	.741	.308
Monitoring Activities-2	.815	.241
Monitoring Activities-3	.774	.331
Monitoring Activities-4	.732	.324
Monitoring Activities-5	.785	.296

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization. ^A

a. Rotation converged in 3 iterations.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	16.232	64.927	64.927	16.232	64.927	64.927	9.903	39.614	39.614
2	1.340	5.361	70.288	1.340	5.361	70.288	7.669	30.675	70.288
3	.909	3.634	73.923						
4	.710	2.838	76.761						
5	.613	2.450	79.211						
6	.552	2.207	81.418						
7	.493	1.973	83.391						
8	.467	1.869	85.260						
9	.404	1.618	86.878						
10	.369	1.477	88.355						
11	.338	1.351	89.705						
12	.293	1.171	90.876						
13	.288	1.152	92.028						
14	.257	1.027	93.055						
15	.247	.988	94.043						
16	.194	.778	94.821						
17	.180	.721	95.542						
18	.179	.717	96.259						
19	.155	.620	96.879						
20	.152	.607	97.486						
21	.147	.587	98.072						
22	.138	.553	98.625						
23	.137	.550	99.175						
24	.104	.416	99.591						
25	.102	.409	100.000						

Extraction Method: Principal Component Analysis.

2. Factor Analysis of Customer Protection

KMO and Bartlett's Test			Rotated Component Matrix ^a		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.			Component		
			1 2		
Bartlett's Test of Sphericity	Approx. Chi-Square	1768.466	Customer Protection-1	.654	.010
	df	45	Customer Protection-2	.798	.011
	Sig.	.000	Customer Protection-3	.746	-.028
			Customer Protection-4	.605	.168
			Customer Protection-5	.208	-.831
			Customer Protection-6	.823	-.038
			Customer Protection-7	.836	-.041
			Customer Protection-8	.785	-.093
			Customer Protection-9	.646	.480
			Customer Protection-10	.598	.437

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.^a

a. Rotation converged in 3 iterations.

Total Variance Explained				Extraction Sums of Squared			Rotation Sums of Squared		
Initial Eigenvalues				Loadings			Loadings		
Component	% of		Cumulative %	% of		Cumulative %	% of		Cumulative %
	Total	Variance		Total	Variance		Total	Variance	
1	4.833	48.326	48.326	4.833	48.326	48.326	4.798	47.980	47.980
2	1.119	11.193	59.519	1.119	11.193	59.519	1.154	11.539	59.519
3	.874	8.737	68.257						
4	.709	7.093	75.350						
5	.676	6.760	82.109						
6	.505	5.050	87.160						
7	.407	4.071	91.231						
8	.384	3.837	95.068						
9	.294	2.945	98.012						
10	.199	1.988	100.000						

Extraction Method: Principal Component Analysis.

3. Factor Analysis of Agent Characteristics

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.941
Bartlett's Test of Sphericity	Approx. Chi-Square	3471.009
	df	45
	Sig.	.000

Rotated Component Matrix^a

	Component	
	1	2
Agent Attitude-1	.733	.338
Agent Attitude-2	.754	.358
Agent Attitude-3	.541	.496
Agent Attitude-4	.821	.187
Agent Attitude-5	.721	.217
Agent experience-1	.801	.299
Agent experience-2	.785	.324
Agent experience-3	.776	.348
Agent experience-4	.696	.415
Agent experience-5	.497	.646
Agent Core Business-1	.374	.728
Agent Core Business-2	.324	.653
Agent Core Business-3	.113	.839

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.^a

a. Rotation converged in 3 iterations.

Total Variance Explained									
	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
		% of	Cumulative		% of	Cumulative		% of	Cumulative
Component	Total	Variance	%	Total	Variance	%	Total	Variance	%
1	7.549	58.069	58.069	7.549	58.069	58.069	5.443	41.868	41.868
2	1.031	7.927	65.996	1.031	7.927	65.996	3.137	24.128	65.996
3	.721	5.546	71.542						
4	.653	5.025	76.567						
5	.552	4.249	80.815						
6	.462	3.553	84.368						
7	.413	3.179	87.547						
8	.372	2.862	90.409						
9	.314	2.415	92.823						
10	.276	2.124	94.948						
11	.252	1.935	96.883						
12	.227	1.745	98.628						
13	.178	1.372	100.000						
Extraction Method: Principal Component Analysis.									

1. Factor Analysis of Financial Inclusion

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.947
Bartlett's Test of Sphericity	Approx. Chi-Square	5800.807
	df	190
	Sig.	.000

Rotated Component Matrix^a

	Component		
	1	2	3
Transaction Volume-9	.791	.285	.061
Transaction Volume-10	.763	.346	.022
Transaction Volume-5	.735	.342	.132
Transaction Volume-8	.734	.415	-.003
Transaction Volume-6	.721	.421	.095
Transaction Volume-3	.717	.408	-.011
Transaction Volume-2	.708	.426	.015
Transaction Volume-1	.626	.289	.072
Customer Base-2	.238	.767	.050
Customer Base-5	.273	.727	.154
Customer Base-3	.281	.723	.027
Customer Base-4	.348	.716	.112
Customer Base-1	.422	.686	-.072
Customer Base-10	.435	.682	.080
Customer Base-6	.422	.678	.047
Customer Base-8	.502	.661	.002
Customer Base-9	.490	.655	.026
Customer Base-7	.529	.641	-.046
Transaction Volume-7	-.132	.145	.855
Transaction Volume-4	.262	-.031	.820

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization. ^a

a. Rotation converged in 4 iterations.

Total Variance Explained									
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	10.795	53.975	53.975	10.795	53.975	53.975	5.951	29.755	29.755
2	1.443	7.213	61.188	1.443	7.213	61.188	5.944	29.719	59.474
3	1.153	5.766	66.954	1.153	5.766	66.954	1.496	7.480	66.954
4	.714	3.572	70.526						
5	.701	3.504	74.030						
6	.629	3.146	77.176						
7	.569	2.845	80.020						
8	.526	2.628	82.648						
9	.484	2.420	85.068						
10	.439	2.194	87.261						
11	.413	2.063	89.325						
12	.344	1.719	91.044						
13	.288	1.438	92.482						
14	.270	1.351	93.833						
15	.245	1.223	95.056						
16	.234	1.170	96.226						
17	.212	1.058	97.285						
18	.204	1.018	98.303						
19	.180	.899	99.201						
20	.160	.799	100.000						

Extraction Method: Principal Component Analysis.

Appendix L: Summary of The Result Reliability of Variable

Infrastructure Cost		
Reliability Statistics		
Cronbach's		
Alpha	N of Items	
.935	6	

Internal Control		
Reliability Statistics		
Cronbach's		
Alpha	N of Items	
.971	17	

Agent Attitude		
Reliability Statistics		
Cronbach's		
Alpha	N of Items	
.933	9	

Customer Base		
Reliability Statistics		
Cronbach's		
Alpha	N of Items	
.937	10	

Risk Assessment		
Reliability Statistics		
Cronbach's		
Alpha	N of Items	
.944	8	

Customer Protection		
Reliability Statistics		
Cronbach's		
Alpha	N of Items	
.884	9	

Agent Core Business		
Reliability Statistics		
Cronbach's		
Alpha	N of Items	
.808	4	

Transaction Volume		
Reliability Statistics		
Cronbach's		
Alpha	N of Items	
.927	8	

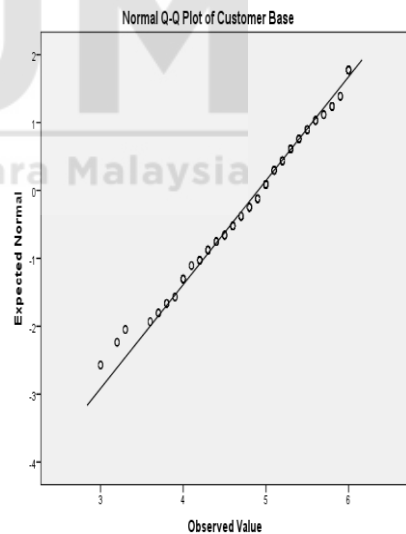
Appendix M: Descriptive Statistic of Variables

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
INFRA_A	393	3.00	6.00	4.8690	.71736
RISKASSESSMENT_A	393	2.88	6.00	4.7659	.69102
INTERNAL_A	393	2.94	6.00	4.7822	.66530
PROTECTION_A	393	2.78	6.00	4.6195	.69325
ATTITUDE_A	393	2.78	6.00	4.8793	.66043
BUSINESS_A	393	3.00	6.00	4.6972	.66809
CUSTOMER_A	393	3.00	6.00	4.9053	.65329
TRANSACTION_A	393	2.75	6.00	4.9211	.68916
Valid N (list wise)	393				

Customer Base

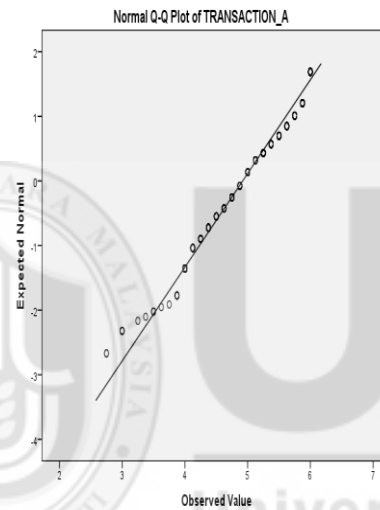
Descriptives				Std.	
				Statistic	Error
Customer Base	Mean			4.9053	.03295
	95% Lower Bound			4.8406	
	Confidence Interval for Mean	Upper Bound		4.9701	
	5% Trimmed Mean			4.9246	
	Median			5.0000	
	Variance			.427	
	Std. Deviation			.65329	
	Minimum			3.00	
	Maximum			6.00	
	Range			3.00	
	Interquartile Range			.80	
	Skewness			-.335	.123
	Kurtosis			-.149	.246



Transaction Volume

Descriptives

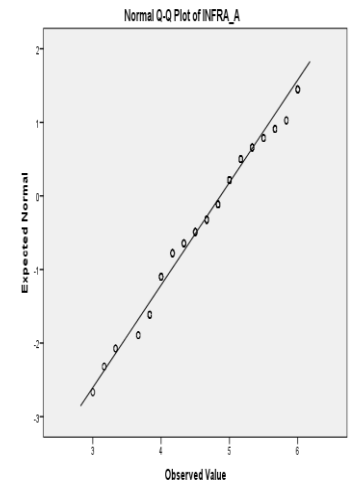
			Statistic	Std. Error
Transaction Volume	Mean		4.9211	.03476
	95% Lower Confidence Bound		4.8528	
	Interval for Mean	Upper Bound	4.9895	
	5% Trimmed Mean		4.9389	
	Median		5.0000	
	Variance		.475	
	Std. Deviation		.68916	
	Minimum		2.75	
	Maximum		6.00	
	Range		3.25	
	Interquartile Range		1.13	
	Skewness		-.238	.123
	Kurtosis		-.353	.246

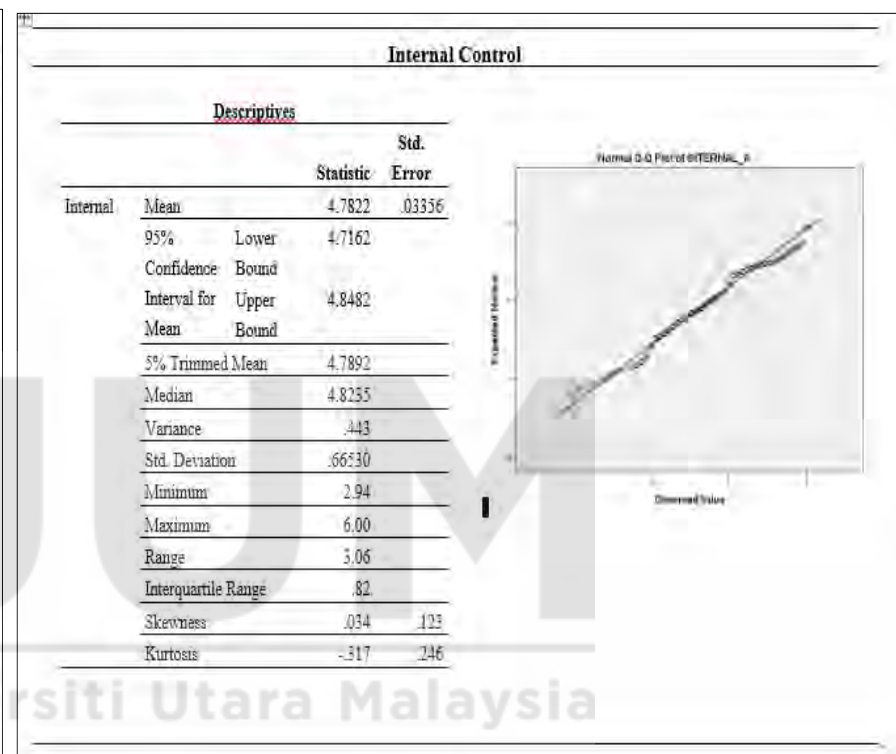
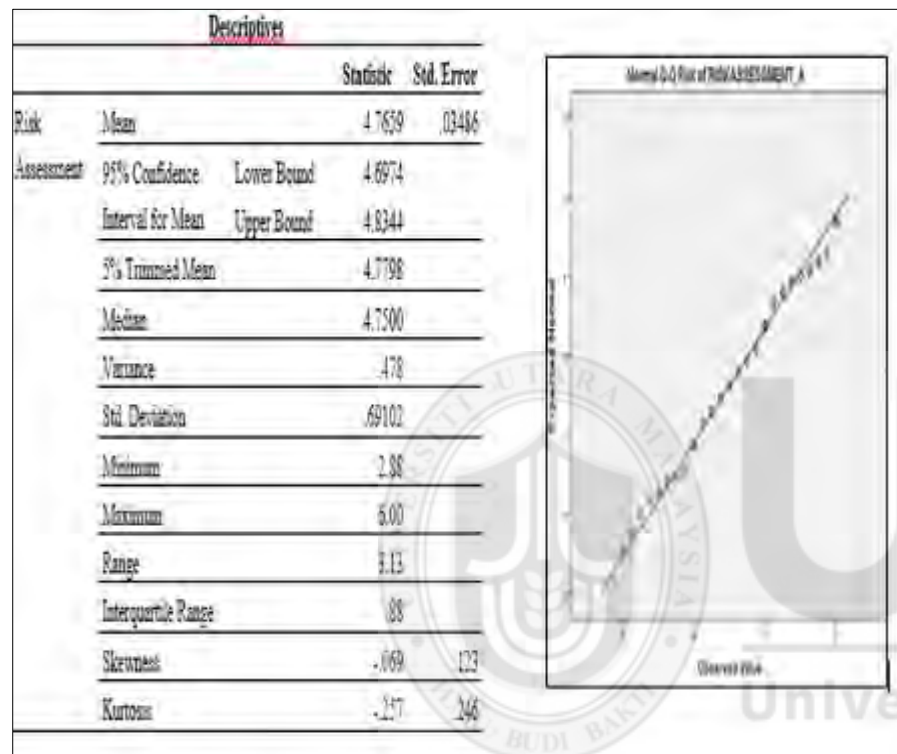


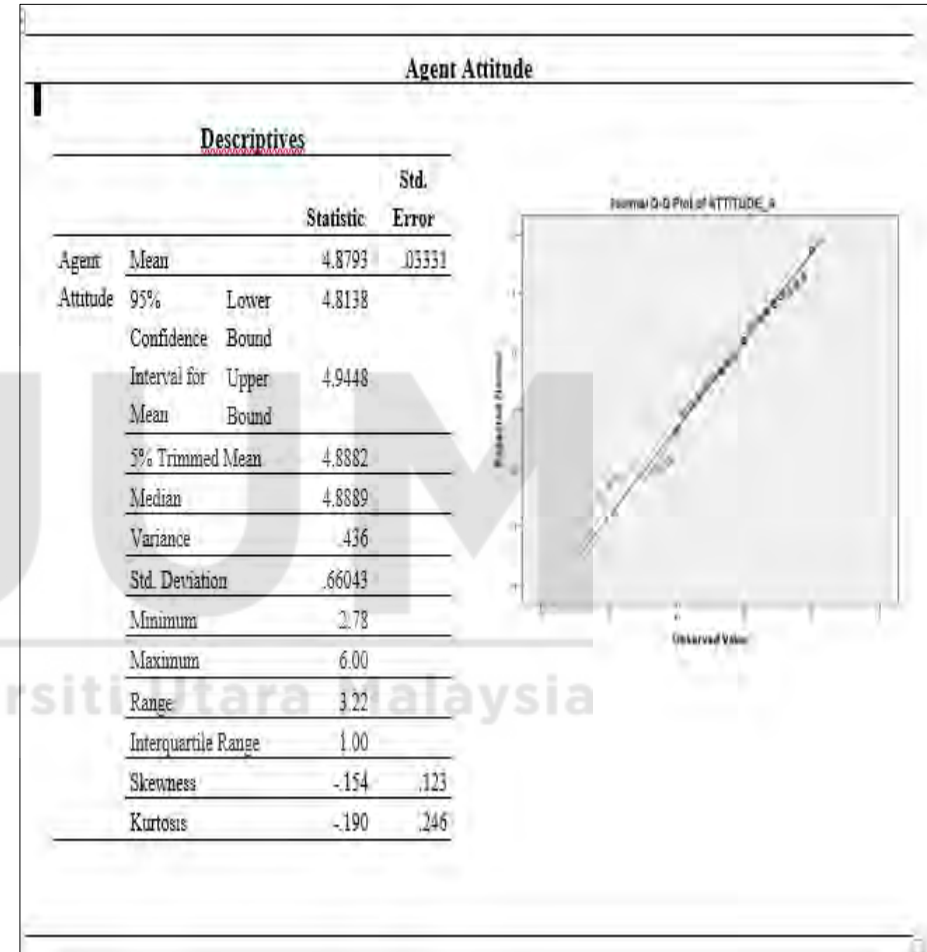
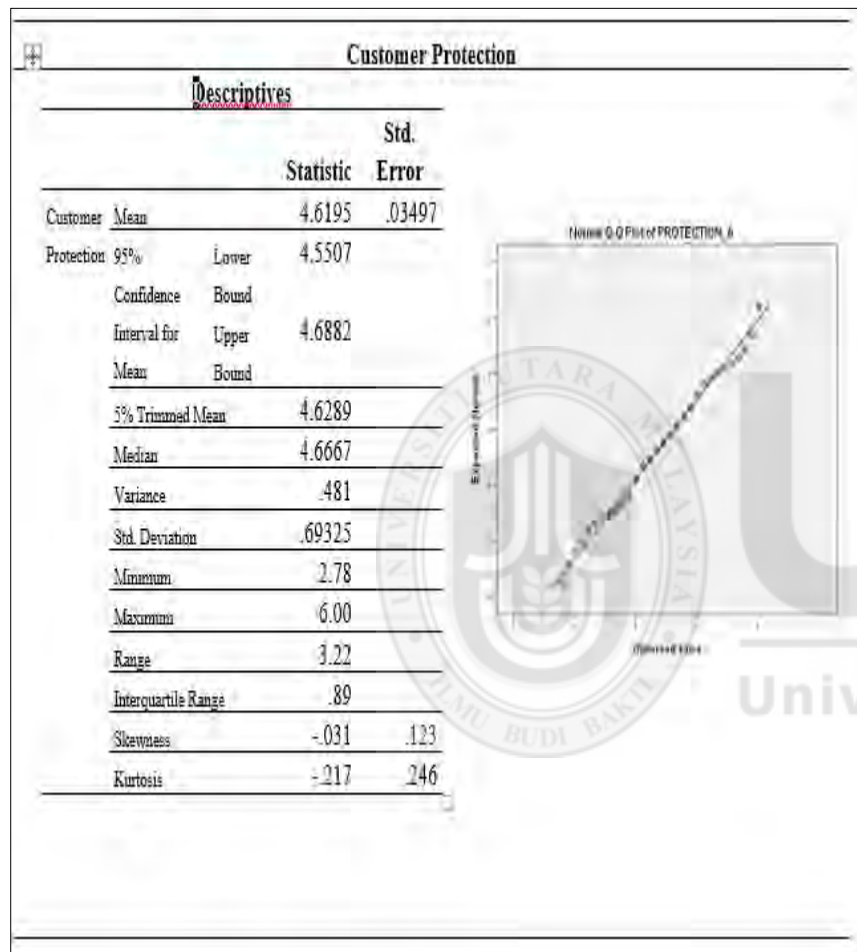
Infrastructure Cost

Descriptives

			Statistic	Std. Error
Infrastructure	Mean		4.8690	.03619
	95% Lower Confidence Bound		4.7978	
	Interval for Mean	Upper Bound	4.9401	
	5% Trimmed Mean		4.8816	
	Median		4.8333	
	Variance		.515	
	Std. Deviation		.71736	
	Minimum		3.00	
	Maximum		6.00	
	Range		3.00	
	Interquartile Range		1.00	
	Skewness		-.048	.123
	Kurtosis		-.684	.246

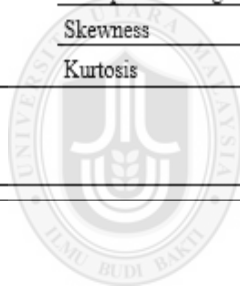
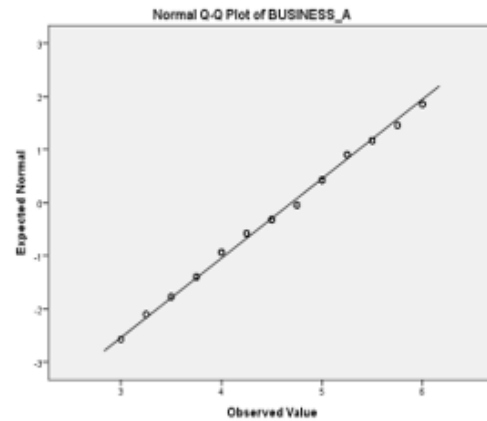






Agent Core Business

Descriptive			Std.	
			Statistic	Error
Agent	Mean		4.6972	.03370
Core	95% Lower		4.6309	
Business	Confidence Bound			
	Interval for Upper		4.7635	
	Mean Bound			
	5% Trimmed Mean		4.7001	
	Median		4.7500	
	Variance		.446	
	Std. Deviation		.66809	
	Minimum		3.00	
	Maximum		6.00	
	Range		3.00	
	Interquartile Range		.75	
	Skewness		-.074	.123
	Kurtosis		-.406	.246



UUM
Universiti Utara Malaysia

**Appendix N: Normality
Statistics**

	INF	RA	IC	CP	AT	ACB	CB	TV
N Valid	393	393	393	393	393	393	393	393
Missing	0	0	0	0	0	0	0	0
Skewness	-.048	-.069	.034	-.031	-.154	-.074	-.335	-.238
Std. Error of Skewness	.123	.123	.123	.123	.123	.123	.123	.123
Kurtosis	-.684	-.257	-.317	-.217	-.190	-.406	-.149	-.353
Std. Error of Kurtosis	.246	.246	.246	.246	.246	.246	.246	.246

Tests of Normality						
	Kolmogorov-Smirnov^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Customer Base	.082	393	.000	.976	393	.000
Infra_A	.094	393	.000	.954	393	.000
Riskassessment_A	.103	393	.000	.971	393	.000
Internal_A	.102	393	.000	.973	393	.000
Protection_A	.073	393	.000	.982	393	.000
Attitude_A	.061	393	.001	.968	393	.000
Business_A	.138	393	.000	.968	393	.000
Transaction Volume	.068	393	.000	.966	393	.000

a. Lilliefors Significance Correction

Appendix O: Multicollinearity - Between INF, RA, IC, AT, ACB and Customer

Base

Model	Unstandardized Coefficients		Standardized Coefficients		Collinearity Statistics		
	B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1 (Constant)	.684	.156		4.392	.000		
INF	-.005	.045	-.006	-.113	.910	.342	2.928
RA	.096	.054	.101	1.781	.076	.263	3.801
IC	.184	.066	.187	2.769	.006	.186	5.372
CP	-.029	.043	-.031	-.668	.504	.402	2.489
AT	.487	.054	.493	8.967	.000	.282	3.540
ACB	.142	.045	.145	3.134	.002	.398	2.510

Multicollinearity – Between INF, RA, IC, AT, ACB and transaction Volume

Model	Unstandardized Coefficients		Standardized Coefficients		Collinearity Statistics		
	B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1 (Constant)	.182	.136		1.339	.181		
INF	.163	.040	.170	4.110	.000	.342	2.928
RA	.028	.047	.028	.598	.550	.263	3.801
IC	.055	.058	.053	.951	.342	.186	5.372
CP	.039	.038	.039	1.025	.306	.402	2.489
AT	.646	.047	.619	13.624	.000	.282	3.540
ACB	.046	.039	.045	1.168	.244	.398	2.510

17. Appendix P: Result of Correlation Matrix (N=400)

		Correlations							
		INF	RA	IC	CP	AT	ACB	CP	TV
INFRA_A	Pearson	1	.671**	.774**	.666**	.728**	.610**	.634**	.734**
	Correlation								
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.000	.000
	N	393	393	393	393	393	393	393	393
RISKASSESSMENT_A	Pearson	.671**	1	.848**	.659**	.715**	.630**	.680**	.684**
	Correlation								
	Sig. (2-tailed)	.000		.000	.000	.000	.000	.000	.000
	N	393	393	393	393	393	393	393	393
INTERNAL_A	Pearson	.774**	.848**	1	.671**	.776**	.676**	.729**	.745**
	Correlation								
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.000	.000
	N	393	393	393	393	393	393	393	393
PROTECTION_A	Pearson	.666**	.659**	.671**	1	.698**	.674**	.599**	.668**
	Correlation								
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.000	.000
	N	393	393	393	393	393	393	393	393
ATTITUDE_A	Pearson	.728**	.715**	.776**	.698**	1	.734**	.791**	.864**
	Correlation								
	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000	.000
	N	393	393	393	393	393	393	393	393

BUSINESS_A	Pearson	.610**	.630**	.676**	.674**	.734**	1	.673**	.682**
	Correlation								
	Sig. (2-tailed)	.000	.000	.000	.000	.000		.000	.000
	N	393	393	393	393	393	393	393	393
CUSTOMER_A	Pearson	.634**	.680**	.729**	.599**	.791**	.673**	1	.816**
	Correlation								
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000		.000
	N	393	393	393	393	393	393	393	393
TRANSACTION_A	Pearson	.734**	.684**	.745**	.668**	.864**	.682**	.816**	1
	Correlation								
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	
	N	393	393	393	393	393	393	393	393

** . Correlation is significant at the 0.01 level (2-tailed).

Appendix Q: Multiple Regression – Between INF, RA, IC, AT, ACB and Customer Base

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.819 ^a	.671	.666	.37767	.671	131.155	6	386	.000	1.962

a. Predictors: (Constant), BUSINESS_A, INFRA_A, RISKASSESSMENT_A, PROTECTION_A, ATTITUDE_A, INTERNAL_A

b. Dependent Variable: CUSTOMER_A

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	112.242	6	18.707	131.155	.000 ^b
	Residual	55.056	386	.143		
	Total	167.299	392			

a. Dependent Variable: CUSTOMER_A

b. Predictors: (Constant), BUSINESS_A, INFRA_A, RISKASSESSMENT_A, PROTECTION_A, ATTITUDE_A, INTERNAL_A

		Unstandardized Coefficients		Standardized Coefficients				
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	.684	.156		4.392	.000		
	INFRA_A	-.005	.045	-.006	-.113	.910	.342	2.928
	RISKASSESSMENT_A	.096	.054	.101	1.781	.076	.263	3.801
	INTERNAL_A	.184	.066	.187	2.769	.006	.186	5.372
	PROTECTION_A	-.029	.043	-.031	-.668	.504	.402	2.489
	ATTITUDE_A	.487	.054	.493	8.967	.000	.282	3.540
	BUSINESS_A	.142	.045	.145	3.134	.002	.398	2.510

18. Multiple Regression – Between INF, RA, IC, AT, ACB and Transaction Volume

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics			Sig. F Change	Durbin-Watson
					R Square Change	F Change	df1	df2	
1	.880 ^a	.775	.771	.32948	.775	221.513	6	386	.000

a. Predictors: (Constant), BUSINESS_A, INFRA_A, RISKASSESSMENT_A, PROTECTION_A, ATTITUDE_A, INTERNAL_A

b. Dependent Variable: TRANSACTION_A

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	144.278	6	24.046	221.513	.000 ^b
	Residual	41.902	386	.109		
	Total	186.180	392			

a. Dependent Variable: TRANSACTION_A

b. Predictors: (Constant), BUSINESS_A, INFRA_A, RISKASSESSMENT_A, PROTECTION_A, ATTITUDE_A, INTERNAL_A

		Unstandardized Coefficients		Standardized Coefficients				
					Collinearity Statistics			
	Model	B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	.182	.136		1.339	.181		
	INFRA_A	.163	.040	.170	4.110	.000	.342	2.928
	RISKASSESSMENT_A	.028	.047	.028	.598	.550	.263	3.801
	INTERNAL_A	.055	.058	.053	.951	.342	.186	5.372
	PROTECTION_A	.039	.038	.039	1.025	.306	.402	2.489
	ATTITUDE_A	.646	.047	.619	13.624	.000	.282	3.540
	BUSINESS_A	.046	.039	.045	1.168	.244	.398	2.510

Appendix R: Hierarchical Regression (Interaction Effect of Agent Attitude and Customer Base)

Model Summary^d

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.752 ^a	.565	.561	.43292	.565	126.158	4	388	.000	
2	.814 ^b	.663	.658	.38195	.097	111.472	1	387	.000	
3	.820 ^c	.672	.665	.37834	.010	2.855	4	383	.024	1.918

a. Predictors: (Constant), PROTECTION_A, RISKASSESSMENT_A, INFRA_A, INTERNAL_A

b. Predictors: (Constant), PROTECTION_A, RISKASSESSMENT_A, INFRA_A, INTERNAL_A, ATTITUDE_A

c. Predictors: (Constant), PROTECTION_A, RISKASSESSMENT_A, INFRA_A, INTERNAL_A, ATTITUDE_A, INTERNAL_MxATTITUDE_M, PROTECTION_MxATTITUDE_M, INFRA_MxATTITUDE_M, RISK_MxATTITUDE_M

d. Dependent Variable: CUSTOMER_A

Universiti Utara Malaysia

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	94.579	4	23.645	126.158	.000 ^b
	Residual	72.720	388	.187		
	Total	167.299	392			
2	Regression	110.841	5	22.168	151.956	.000 ^c
	Residual	56.458	387	.146		
	Total	167.299	392			
3	Regression	112.476	9	12.497	87.307	.000 ^d
	Residual	54.823	383	.143		
	Total	167.299	392			

a. Dependent Variable: CUSTOMER_A

b. Predictors: (Constant), PROTECTION_A, RISKASSESSMENT_A, INFRA_A, INTERNAL_A

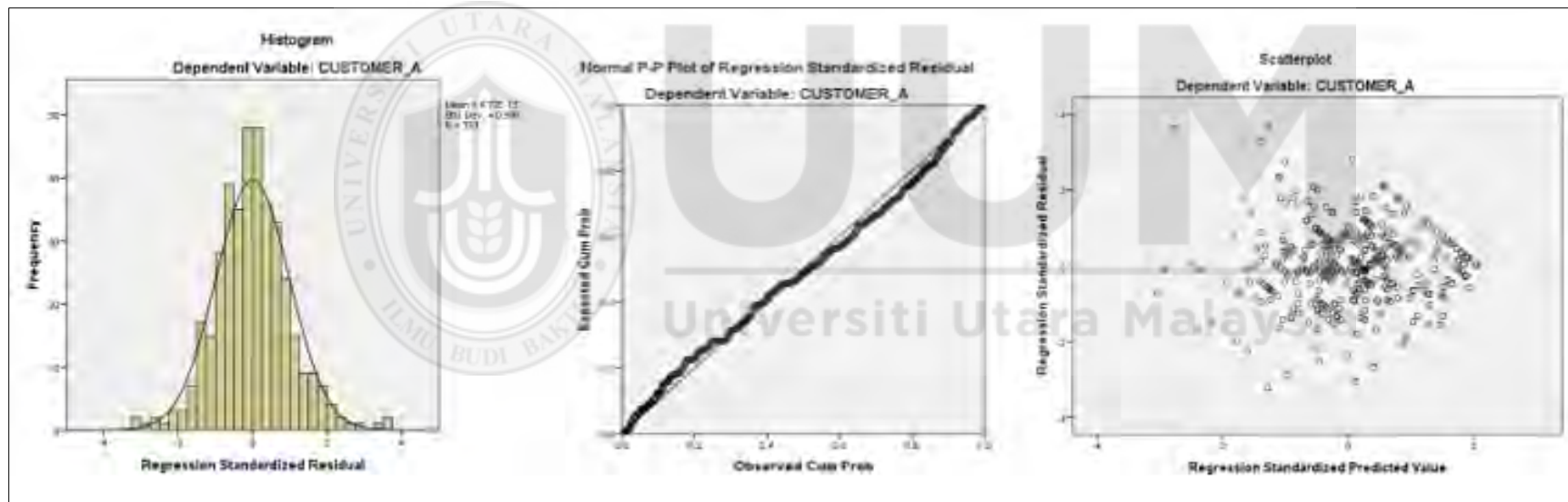
c. Predictors: (Constant), PROTECTION_A, RISKASSESSMENT_A, INFRA_A, INTERNAL_A, ATTITUDE_A

d. Predictors: (Constant), PROTECTION_A, RISKASSESSMENT_A, INFRA_A, INTERNAL_A, ATTITUDE_A, INTERNAL_MxATTITUDE_M, PROTECTION_MxATTITUDE_M, INFRA_MxATTITUDE_M, RISK_MxATTITUDE_M

Coefficients ^a								
		Unstandardized Coefficients		Standardized Coefficients		Collinearity Statistics		
	Model	B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	1.131	.171		6.604	.000		
	INFRA_A	.106	.051	.116	2.080	.038	.361	2.771
	RISKASSESSMENT_A	.160	.061	.169	2.605	.010	.266	3.757
	INTERNAL_A	.393	.073	.400	5.377	.000	.203	4.938
	PROTECTION_A	.134	.046	.143	2.926	.004	.471	2.123
2	(Constant)	.772	.155		4.985	.000		
	INFRA_A	-.007	.046	-.007	-.146	.884	.342	2.927
	RISKASSESSMENT_A	.101	.054	.107	1.853	.065	.263	3.797
	INTERNAL_A	.207	.067	.211	3.099	.002	.188	5.306
	PROTECTION_A	.007	.042	.008	.176	.861	.433	2.310
	ATTITUDE_A	.545	.052	.551	10.558	.000	.320	3.128
3	(Constant)	.742	.154		4.810	.000		
	INFRA_A	-.006	.046	-.006	-.126	.900	.339	2.949
	RISKASSESSMENT_A	.084	.054	.089	1.545	.123	.261	3.836
	INTERNAL_A	.225	.067	.229	3.387	.001	.187	5.361
	PROTECTION_A	.024	.042	.025	.561	.575	.421	2.377
	ATTITUDE_A	.534	.052	.540	10.179	.000	.304	3.285
	INFRA_MxATTITUDE_M	.150	.086	.120	1.740	.083	.181	5.512

RISK_MxATTITUDE_M	.235	.097	.180	2.425	.016	.156	6.414
INTERNAL_MxATTITUDE_M	-.221	.117	-.177	-1.893	.059	.098	10.247
PROTECTION_MxATTITUDE_M	-.163	.063	-.137	-2.589	.010	.305	3.275

a. Dependent Variable: CUSTOMER_A



19. Hierarchical Regression (Interaction Effect of Agent Attitude and Transaction Volume)

Model Summary^d

Change Statistics										
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change	Durbin-Watson
1	.803 ^a	.644	.641	.41309	.644	175.766	4	388	.000	
2	.880 ^b	.774	.771	.32963	.130	222.337	1	387	.000	
3	.883 ^c	.779	.774	.32767	.005	2.161	4	383	.073	2.175

a. Predictors: (Constant), PROTECTION_A, RISKASSESSMENT_A, INFRA_A, INTERNAL_A

b. Predictors: (Constant), PROTECTION_A, RISKASSESSMENT_A, INFRA_A, INTERNAL_A, ATTITUDE_A

c. Predictors: (Constant), PROTECTION_A, RISKASSESSMENT_A, INFRA_A, INTERNAL_A, ATTITUDE_A, INTERNAL_MxATTITUDE_M, PROTECTION_MxATTITUDE_M, INFRA_MxATTITUDE_M, RISK_MxATTITUDE_M

d. Dependent Variable: TRANSACTION_A

ANOVA^a

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	119.971	4	29.993	175.766	.000 ^b
	Residual	66.209	388	.171		
	Total	186.180	392			
2	Regression	144.130	5	28.826	265.294	.000 ^c
	Residual	42.050	387	.109		
	Total	186.180	392			
3	Regression	145.058	9	16.118	150.115	.000 ^d
	Residual	41.122	383	.107		
	Total	186.180	392			

a. Dependent Variable: TRANSACTION_A

b. Predictors: (Constant), PROTECTION_A, RISKASSESSMENT_A, INFRA_A, INTERNAL_A

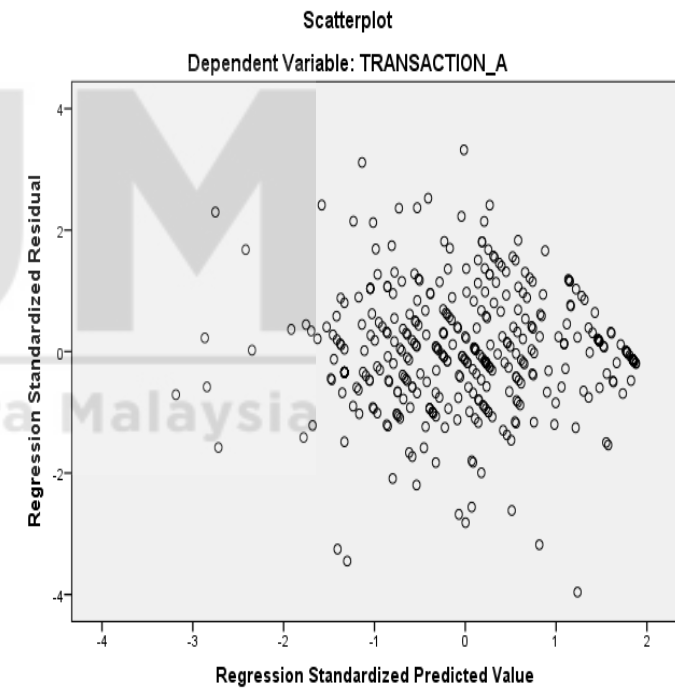
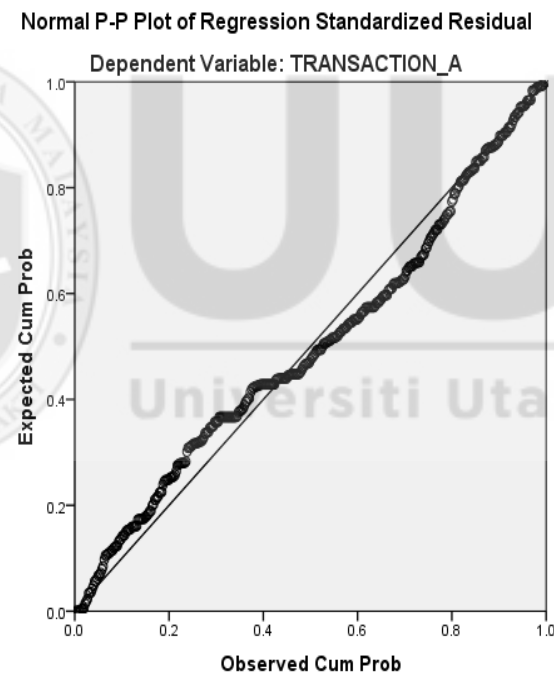
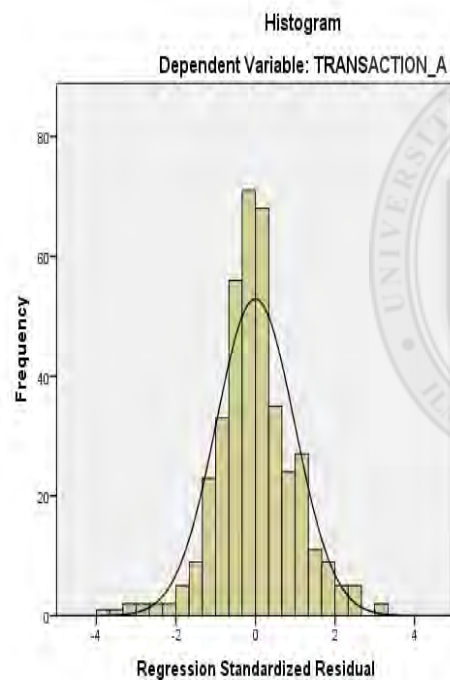
c. Predictors: (Constant), PROTECTION_A, RISKASSESSMENT_A, INFRA_A, INTERNAL_A, ATTITUDE_A

d. Predictors: (Constant), PROTECTION_A, RISKASSESSMENT_A, INFRA_A, INTERNAL_A, ATTITUDE_A, INTERNAL_MxATTITUDE_M, PROTECTION_MxATTITUDE_M, INFRA_MxATTITUDE_M, RISK_MxATTITUDE_M

Coefficients ^a								
		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
Model		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.648	.163		3.966	.000		
	INFRA_A	.299	.048	.312	6.185	.000	.361	2.771
	RISKASSESSMENT_A	.102	.059	.102	1.735	.084	.266	3.757
	INTERNAL_A	.289	.070	.279	4.146	.000	.203	4.938
	PROTECTION_A	.206	.044	.207	4.686	.000	.471	2.123
2	(Constant)	.211	.134		1.576	.116		
	INFRA_A	.163	.040	.169	4.096	.000	.342	2.927
	RISKASSESSMENT_A	.030	.047	.030	.632	.528	.263	3.797
	INTERNAL_A	.063	.058	.060	1.086	.278	.188	5.306
	PROTECTION_A	.051	.037	.051	1.388	.166	.433	2.310
	ATTITUDE_A	.665	.045	.637	14.911	.000	.320	3.128
3	(Constant)	.186	.134		1.393	.164		
	INFRA_A	.159	.040	.166	4.024	.000	.339	2.949
	RISKASSESSMENT_A	.017	.047	.017	.361	.718	.261	3.836
	INTERNAL_A	.075	.058	.072	1.300	.194	.187	5.361
	PROTECTION_A	.060	.037	.060	1.629	.104	.421	2.377
	ATTITUDE_A	.664	.045	.636	14.612	.000	.304	3.285
	INFRA_MxATTITUDE_M	.071	.075	.054	.950	.343	.181	5.512
	RISK_MxATTITUDE_M	.232	.084	.168	2.759	.006	.156	6.414

INTERNAL_MxATTITUD E_M	-.205	.101	-.155	-2.020	.044	.098	10.247
PROTECTION_MxATTIT UDE_M	-.080	.055	-.063	-1.460	.145	.305	3.275

a. Dependent Variable: TRANSACTION_A



20. Hierarchical Regression (Interaction Effect Agent Core Business and Customer Base)

Model Summary^d

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.752 ^a	.565	.561	.43292	.565	126.158	4	388	.000	
2	.776 ^b	.602	.597	.41461	.037	36.031	1	387	.000	
3	.780 ^c	.609	.600	.41338	.006	1.577	4	383	.180	1.830

a. Predictors: (Constant), PROTECTION_A, RISKASSESSMENT_A, INFRA_A, INTERNAL_A

b. Predictors: (Constant), PROTECTION_A, RISKASSESSMENT_A, INFRA_A, INTERNAL_A, BUSINESS_A

c. Predictors: (Constant), PROTECTION_A, RISKASSESSMENT_A, INFRA_A, INTERNAL_A, BUSINESS_A, RISK_MxBUSINESS_M, PROTECTION_MxBUSINESS_M, INFRA_MxBUSINESS_M, INTERNAL_MxBUSINESS_M

d. Dependent Variable: CUSTOMER_A

Universiti Utara Malaysia

ANOVA^a

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	94.579	4	23.645	126.158	.000 ^b
	Residual	72.720	388	.187		
	Total	167.299	392			
2	Regression	100.773	5	20.155	117.244	.000 ^c
	Residual	66.526	387	.172		
	Total	167.299	392			
3	Regression	101.851	9	11.317	66.225	.000 ^d
	Residual	65.448	383	.171		
	Total	167.299	392			

a. Dependent Variable: CUSTOMER_A

b. Predictors: (Constant), PROTECTION_A, RISKASSESSMENT_A, INFRA_A, INTERNAL_A

c. Predictors: (Constant), PROTECTION_A, RISKASSESSMENT_A, INFRA_A, INTERNAL_A, BUSINESS_A

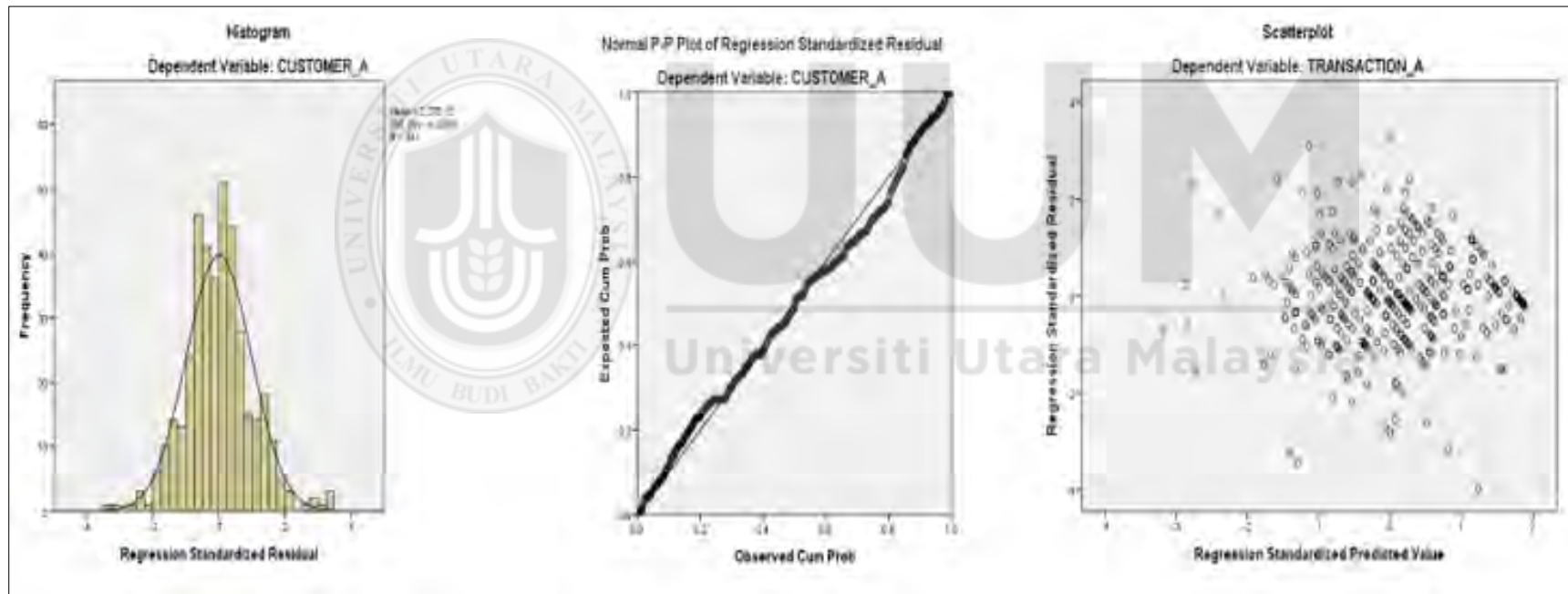
d. Predictors: (Constant), PROTECTION_A, RISKASSESSMENT_A, INFRA_A, INTERNAL_A, BUSINESS_A, RISK_MxBUSINESS_M, PROTECTION_MxBUSINESS_M, INFRA_MxBUSINESS_M, INTERNAL_MxBUSINESS_M

Coefficients ^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	1.131	.171		6.604	.000		
INFRA_A	.106	.051	.116	2.080	.038	.361	2.771
RISKASSESSMENT_A	.160	.061	.169	2.605	.010	.266	3.757
INTERNAL_A	.393	.073	.400	5.377	.000	.203	4.938
PROTECTION_A	.134	.046	.143	2.926	.004	.471	2.123
2 (Constant)	.881	.169		5.207	.000		
INFRA_A	.085	.049	.093	1.745	.082	.359	2.785
RISKASSESSMENT_A	.138	.059	.146	2.337	.020	.265	3.772
INTERNAL_A	.308	.071	.314	4.319	.000	.195	5.138
PROTECTION_A	.036	.047	.038	.760	.448	.413	2.420
BUSINESS_A	.280	.047	.287	6.003	.000	.451	2.218
3 (Constant)	.877	.169		5.185	.000		
INFRA_A	.093	.049	.102	1.881	.061	.349	2.863
RISKASSESSMENT_A	.134	.059	.142	2.286	.023	.264	3.791
INTERNAL_A	.330	.072	.336	4.574	.000	.189	5.279
PROTECTION_A	.035	.047	.037	.741	.459	.408	2.453
BUSINESS_A	.260	.048	.266	5.396	.000	.421	2.376
INFRA_MxBUSINESS_M	-.064	.087	-.050	-.743	.458	.226	4.428

RISK_MxBUSINESS_M	-.072	.094	-.055	-.768	.443	.196	5.105
INTERNAL_MxBUSIN ESS_M	.161	.118	.124	1.367	.172	.123	8.103
PROTECTION_MxBUSI NESS_M	-.103	.065	-.082	-1.598	.111	.391	2.560

a. Dependent Variable: CUSTOMER_A



21. Hierarchical Regression (Interaction Effect of Agent Core Business and Transaction Volume)

Model Summary ^d

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.803 ^a	.644	.641	.41309	.644	175.766	4	388	.000	
2	.817 ^b	.667	.662	.40043	.022	25.922	1	387	.000	
3	.820 ^c	.672	.664	.39919	.005	1.600	4	383	.173	1.932

a. Predictors: (Constant), PROTECTION_A, RISKASSESSMENT_A, INFRA_A, INTERNAL_A

b. Predictors: (Constant), PROTECTION_A, RISKASSESSMENT_A, INFRA_A, INTERNAL_A, BUSINESS_A

c. Predictors: (Constant), PROTECTION_A, RISKASSESSMENT_A, INFRA_A, INTERNAL_A, BUSINESS_A, RISK_MxBUSINESS_M, PROTECTION_MxBUSINESS_M, INFRA_MxBUSINESS_M, INTERNAL_MxBUSINESS_M

d. Dependent Variable: TRANSACTION_A

Universiti Utara Malaysia

ANOVA^a

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	119.971	4	29.993	175.766	.000 ^b
	Residual	66.209	388	.171		
	Total	186.180	392			
2	Regression	124.128	5	24.826	154.829	.000 ^c
	Residual	62.052	387	.160		
	Total	186.180	392			
3	Regression	125.148	9	13.905	87.261	.000 ^d
	Residual	61.032	383	.159		
	Total	186.180	392			

a. Dependent Variable: TRANSACTION_A

b. Predictors: (Constant), PROTECTION_A, RISKASSESSMENT_A, INFRA_A, INTERNAL_A

c. Predictors: (Constant), PROTECTION_A, RISKASSESSMENT_A, INFRA_A, INTERNAL_A, BUSINESS_A

d. Predictors: (Constant), PROTECTION_A, RISKASSESSMENT_A, INFRA_A, INTERNAL_A, BUSINESS_A, RISK_MxBUSINESS_M, PROTECTION_MxBUSINESS_M, INFRA_MxBUSINESS_M, INTERNAL_MxBUSINESS_M

Coefficients ^a								
		Unstandardized Coefficients		Standardized Coefficients		Collinearity Statistics		
	Model	B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	.648	.163		3.966	.000		
	INFRA_A	.299	.048	.312	6.185	.000	.361	2.771
	RISKASSESSMENT_A	.102	.059	.102	1.735	.084	.266	3.757
	INTERNAL_A	.289	.070	.279	4.146	.000	.203	4.938
	PROTECTION_A	.206	.044	.207	4.686	.000	.471	2.123
2	(Constant)	.443	.163		2.713	.007		
	INFRA_A	.283	.047	.294	6.008	.000	.359	2.785
	RISKASSESSMENT_A	.083	.057	.084	1.466	.143	.265	3.772
	INTERNAL_A	.220	.069	.212	3.188	.002	.195	5.138
	PROTECTION_A	.125	.045	.125	2.746	.006	.413	2.420
	BUSINESS_A	.230	.045	.223	5.091	.000	.451	2.218
3	(Constant)	.445	.163		2.725	.007		
	INFRA_A	.295	.048	.307	6.206	.000	.349	2.863
	RISKASSESSMENT_A	.080	.057	.080	1.411	.159	.264	3.791
	INTERNAL_A	.238	.070	.229	3.411	.001	.189	5.279
	PROTECTION_A	.122	.046	.123	2.684	.008	.408	2.453
	BUSINESS_A	.209	.047	.203	4.495	.000	.421	2.376
	INFRA_MxBUSINESS_M	.021	.084	.015	.247	.805	.226	4.428

RISK_MxBUSINESS_M	-.004	.091	-.003	-.049	.961	.196	5.105
INTERNAL_MxBUSINE SS_M	.035	.114	.025	.305	.760	.123	8.103
PROTECTION_MxBUSI NESS_M	-.131	.062	-.098	-2.099	.037	.391	2.560

a. Dependent Variable: TRANSACTION_A

